

117TH CONGRESS  
1ST SESSION

# H. R. 1257

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## AN ACT

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.

1       *Be it enacted by the Senate and House of Representa-*  
2       *tives of the United States of America in Congress assembled,*

1 **SECTION 1. SHORT TITLE.**

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

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

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

9 (1) the use of and variation of financial and  
10 credit counseling services available for homeless vet-  
11 erans and veterans experiencing housing instability;

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

14 (3) the ability to evaluate and assess the poten-  
15 tial effects of financial and credit counseling for  
16 such veterans with respect to housing, employment,  
17 income, and other outcomes the Secretary deter-  
18 mines appropriate.

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

21 (1) survey—

22 (A) homeless veterans and veterans experi-  
23 encing housing instability who are enrolled in  
24 the Supportive Services for Veterans Families  
25 program;

1           (B) such veterans who do not seek or re-  
2           ceive the care or services under such program  
3           or a similar program;

4           (C) grantees of the Supportive Services for  
5           Veterans Families program;

6           (D) financial and credit counselors; and

7           (E) persons who are subject matter experts  
8           regarding the use of financial and credit coun-  
9           seling services that the Secretary determines  
10          appropriate; and

11          (2) administer the survey to a representative  
12          sample of homeless veterans and veterans experi-  
13          encing housing instability in areas with high veteran  
14          homelessness.

15          (c) USE AND VARIATION OF SERVICES.—In con-  
16          ducting the study under subsection (a)(1), the Secretary  
17          shall—

18               (1) use data from the Supportive Services for  
19               Veterans Families program and other data collected  
20               by the Department of Veterans Affairs, data col-  
21               lected by other departments or agencies of the Fed-  
22               eral Government, and data collected by nongovern-  
23               mental entities to compare the use of and variation  
24               of financial and credit counseling services available  
25               for homeless veterans and veterans experiencing

1 housing instability and such use and variation for  
2 other individuals; and

3 (2) assess such services made available through  
4 the Supportive Services for Veterans Families pro-  
5 gram, including with respect to the types, modes of  
6 delivery, duration, consistency, and quality, of such  
7 services.

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

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

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

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

22 (4) The availability of child care.

23 (5) The comprehension of eligibility require-  
24 ments for, and the scope of services available under,

1 the Supportive Services for Veterans Families pro-  
2 gram.

3 (6) The effectiveness of outreach for the serv-  
4 ices available to such veterans under the Supportive  
5 Services for Veterans Families program.

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

9 (8) The COVID–19 pandemic and other health  
10 related issues.

11 (9) Such other significant barriers as the Sec-  
12 retary considers appropriate.

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

15 (1) EFFECTS.—In conducting the study under  
16 subsection (a)(3), the Secretary shall conduct re-  
17 search on the ability to evaluate and assess the po-  
18 tential effects of financial and credit counseling serv-  
19 ices on homeless veterans and veterans experiencing  
20 housing instability with respect to the following:

21 (A) The effects of such services on employ-  
22 ment by comparing the veterans who received  
23 such services and the veterans who did not re-  
24 ceive such services.

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

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

9           (D) The effects of such services on credit  
10 score by comparing the veterans who received  
11 such services and the veterans who did not re-  
12 ceive such services.

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

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

17           (A) determine the relevant data that is  
18 available to the Secretary and determine the  
19 confidence of the Secretary with respect to ac-  
20 cessing any additional data the Secretary may  
21 require; and

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

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

8           (g) MANDATORY REVIEW OF DATA BY CERTAIN  
9 ELEMENTS OF DEPARTMENT.—

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

21           (2) SPECIFIED ELEMENTS.—The elements of  
22 the Department of Veterans Affairs specified in this  
23 paragraph are the following:

1           (A) The Advisory Committee on Homeless  
2           Veterans established under section 2066 of title  
3           38, United States Code.

4           (B) The Advisory Committee on Women  
5           Veterans established under section 542 of title  
6           38, United States Code.

7           (C) The Advisory Committee on Minority  
8           Veterans established under section 544 of title  
9           38, United States Code.

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

12          (E) The Office of Tribal Government Rela-  
13          tions of the Department.

14          (h) REPORTS.—

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

19           (2) FINAL REPORT.—Not later than 30 months  
20           after the date of the enactment of this Act, the Sec-  
21           retary shall submit to Congress a report on the  
22           study under subsection (a). The report shall in-  
23           clude—

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

4 (B) recommendations for such administra-  
5 tive and legislative action as the Secretary con-  
6 siders appropriate.

7 (i) DEFINITION.—In this section:

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

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

17 **SEC. 3. TECHNICAL CORRECTIONS.**

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

20 (1) In section 1786(d), as added by section  
21 3006 of the Johnny Isakson and David P. Roe,  
22 M.D. Veterans Health Care and Benefits Improve-  
23 ment Act of 2020 (Public Law 116–315), by strik-  
24 ing paragraph (3).

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

3           (b) JOHNNY ISAKSON AND DAVID P. ROE, M.D. VET-  
4           ERANS HEALTH CARE AND BENEFITS IMPROVEMENT ACT  
5           OF 2020.—The Johnny Isakson and David P. Roe, M.D.  
6           Veterans Health Care and Benefits Improvement Act of  
7           2020 (Public Law 116–315) is amended as follows:

8           (1) In section 3010—

9                   (A) in subsection (a), by striking “The  
10                   Secretary” and inserting “Subject to the avail-  
11                   ability of appropriations for such purpose, the  
12                   Secretary”; and

13                   (B) by striking subsection (h).

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

16                   “(3) USE OF AUTHORITY.—The Secretary shall  
17                   ensure that paragraph (1) is carried out in accord-  
18                   ance with established procedures for  
19                   reprogrammings or transfers, including with respect

1 to presenting a request for a reprogramming of  
2 funds.”.

Passed the House of Representatives June 15, 2021.

Attest:

*Clerk.*

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