

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.

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## IN THE HOUSE OF REPRESENTATIVES

FEBRUARY 23, 2021

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

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## 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.

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 homeless vet-  
6 erans and veterans experiencing housing instability;

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

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

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

16 (1) survey—

17 (A) homeless veterans and veterans experi-  
18 encing housing instability who are enrolled in  
19 the Supportive Services for Veterans Families  
20 program;

21 (B) such veterans who do not seek or re-  
22 ceive the care or services under such program  
23 or a similar program;

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

26 (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 homeless veterans and veterans experi-  
7           encing housing instability in areas with high veteran  
8           homelessness.

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

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

22           (2) assess such services made available through  
23          the Supportive Services for Veterans Families pro-  
24          gram, including with respect to the types, modes of

1 delivery, duration, consistency, and quality, of such  
2 services.

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

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

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

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

17 (4) The availability of child care.

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

22 (6) The effectiveness of outreach for the serv-  
23 ices available to such veterans under the Supportive  
24 Services for Veterans Families program.

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

3           (8) The COVID–19 pandemic and other health  
4           related issues.

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

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

8           (1) EFFECTS.—In conducting the study under  
9           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  
10           housing instability with respect to the following:

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

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

15           (C) The effects of such services on income by comparing the veterans who received such

1 services and the veterans who did not receive  
2 such services.

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

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

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

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

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

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

1 (g) MANDATORY REVIEW OF DATA BY CERTAIN  
2 ELEMENTS OF DEPARTMENT.—

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

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

17 (A) The Advisory Committee on Homeless  
18 Veterans established under section 2066 of title  
19 38, United States Code.

20 (B) The Advisory Committee on Women  
21 Veterans established under section 542 of title  
22 38, United States Code.

23 (C) The Advisory Committee on Minority  
24 Veterans established under section 544 of title  
25 38, United States Code.

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

3 (E) The Office of Tribal Government Rela-  
4 tions of the Department.

5 (h) REPORTS.—

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

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

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

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

21 (i) DEFINITION.—In this section:

22 (1) The term “homeless veterans and veterans  
23 experiencing housing instability” means veterans  
24 who are homeless (as that term is defined in sub-



1       section (a) or (b) of section 103 of the McKinney–  
2       Vento Homeless Assistance Act (42 U.S.C. 11302)).

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

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