

118TH CONGRESS  
2D SESSION

# H. R. 9845

To authorize competitive grants for the establishment of HOPE Accounts Pilot Projects and HOPE Action Plans Pilot Projects, and for other purposes.

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## IN THE HOUSE OF REPRESENTATIVES

SEPTEMBER 25, 2024

Mr. MORELLE introduced the following bill; which was referred to the Committee on Financial Services, and in addition to the Committees on Energy and Commerce, Agriculture, Education and the Workforce, Ways and Means, and the Judiciary, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned

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## A BILL

To authorize competitive grants for the establishment of HOPE Accounts Pilot Projects and HOPE Action Plans Pilot Projects, 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,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “Health, Opportunity,  
5 and Personal Empowerment Act of 2024” or “HOPE Act  
6 of 2024”.

7 **SEC. 2. FINDINGS.**

8 Congress finds the following:

1           (1) In 2022, according to the Department of  
2           Agriculture, 44,151,000 individuals in the United  
3           States (including 13,394,000 children) lived in food  
4           insecure households.

5           (2) Food hardship continues to be high, even  
6           after the official end of the COVID–19 public health  
7           emergency, with the Household Pulse Survey of the  
8           Bureau of the Census finding that, between March  
9           1 and April 1, 2024, 23,220,357 individuals in the  
10          United States did not have enough to eat either  
11          often or sometimes.

12          (3) In 2022, according to the Bureau of the  
13          Census, 37,920,000 individuals in the United States  
14          (including 11,149,000 children) lived below the Fed-  
15          eral poverty line. The majority of these individuals  
16          living in poverty were working people, children, older  
17          individuals, veterans, and individuals with disabili-  
18          ties.

19          (4) Many low-income individuals work multiple  
20          jobs and, contrary to common misconceptions, if un-  
21          employed, they spend a great deal of time looking  
22          for work. They often travel by public transportation,  
23          laboriously making multiple connections to shuttle  
24          between home, work, social service agencies, houses  
25          of worship, and grocery stores. Low-income individ-

1 uals living in rural and suburban areas far from  
2 work and without adequate public transportation  
3 rely upon vehicles to get to work, but these vehicles  
4 are often less reliable secondhand vehicles that often  
5 break down. From traveling greater distances be-  
6 tween available jobs and livable areas with affordable  
7 housing options, seeking out scarce childcare options  
8 that fit a tight budget and a constrained travel  
9 schedule, and caring for elderly parents or grand-  
10 parents because a senior living facility is not finan-  
11 cially realistic, low-income individuals have little  
12 spare time.

13 (5) While government safety net programs help  
14 tens of millions of individuals avoid starvation,  
15 homelessness, and other outcomes even more dread-  
16 ful than everyday poverty, there are significant ob-  
17 stacles that those seeking and maintaining govern-  
18 ment assistance face for as long as they are eligible.  
19 Qualified applicants are often required to travel sig-  
20 nificant distances to multiple government offices,  
21 preparing and submitting piles of nearly identical  
22 paperwork to access the different government assist-  
23 ance programs. Even when the application process  
24 begins online, the eligible applicant is often still re-  
25 quired to physically follow up with each government

1 office with physical copies, for near identical meet-  
2 ings. As a result, many low-income people are actu-  
3 ally unaware of all the government benefits for  
4 which they are eligible, reducing the amount of help  
5 going to individuals in need by tens of billions of  
6 dollars every year. The lines in these offices can  
7 seem endless, and sometimes clients need to wait  
8 outside for hours in the worst kinds of weather.  
9 Many offices do not have weekend or night hours, so  
10 an applicant is at risk of losing wages when often  
11 their only option is to apply for government help  
12 during work hours.

13 (6) Each year, many vital government programs  
14 go underutilized because eligible beneficiaries are  
15 hindered by obtrusive, time consuming, and repet-  
16 itive application barriers. In fiscal year 2019, ac-  
17 cording to the Department of Agriculture, 18 per-  
18 cent of all people eligible for the Supplemental Nu-  
19 trition Assistance Program (referred to in this para-  
20 graph as “SNAP”), 23 percent of the “working  
21 poor” eligible for SNAP, and 68 percent of adults  
22 over 60 who were eligible for SNAP failed to partici-  
23 pate in such program. According to the Department  
24 of Agriculture, the overall coverage rate of pregnant  
25 women, infants, and children up to age 5 eligible for

1 the Special Supplemental Nutrition Program for  
2 Women, Infants, and Children (commonly known as  
3 “WIC”) declined from 55 percent in 2016 to 50 per-  
4 cent in 2020. In fiscal year 2023, according to the  
5 Department of Agriculture, 47 percent of children in  
6 the United States who received meals through the  
7 National School Lunch Program did not received  
8 meals through the School Breakfast Program. In  
9 2022, 8 percent of individuals in the United States  
10 lacked health insurance for the entire year, accord-  
11 ing to the Bureau of the Census. The Internal Rev-  
12 enue Service estimates that one in 5 low-income  
13 United States workers eligible for the Earned In-  
14 come Tax Credit do not claim it.

15 (7) The United States has hundreds of thou-  
16 sands of nonprofit groups providing high-quality and  
17 much needed social services, but it is nearly impos-  
18 sible for struggling people to determine which of  
19 those organizations provide services they need,  
20 whether the organization is conveniently located, and  
21 for which services they are eligible. If they do deter-  
22 mine that a nonprofit organization (or multiple non-  
23 profit organizations) could help, they need to take  
24 yet more time to visit each one.

1           (8) Since many government and nonprofit pro-  
2           grams require frequent reapplications and recertifi-  
3           cations, a low-income individual often has to repeat  
4           the same endless and frustrating process.

5           (9) Technology has fundamentally revamped the  
6           lives of most individuals, usually for the better. Ac-  
7           cording to the Pew Research Center, 79 percent of  
8           adult individuals with incomes of \$30,000 or less  
9           have a smart phone as of 2023 (not because a smart  
10          phone is a luxury but because it is an essential tool  
11          of learning and work in modern United States) but  
12          they rarely can use these devices to apply for bene-  
13          fits. Digital technology, combined with policy im-  
14          provements, can simplify the lives and boost the  
15          long-term self-sufficiency of low-income individuals  
16          in the United States.

17 **SEC. 3. DEFINITIONS.**

18          In this Act:

19           (1) **ELIGIBLE ENTITY.**—The term “eligible enti-  
20           ty” means a State, unit of general purpose local gov-  
21           ernment, Tribal government, or an entity that rep-  
22           resents a smaller geographical area therein (includ-  
23           ing a neighborhood).

24           (2) **HOPE.**—The term “HOPE” means  
25           Health, Opportunity, and Personal Empowerment.

1           (3) INDIVIDUAL WITH A DISABILITY.—The term  
2           “individual with a disability” means an individual  
3           with a disability (as defined in section 3 of the  
4           Americans with Disabilities Act of 1990 (42 U.S.C.  
5           12102)).

6           (4) NONPROFIT ORGANIZATION.—The term  
7           “nonprofit organization” means an organization de-  
8           scribed in section 501(c)(3) of the Internal Revenue  
9           Code of 1986 and exempt from tax under section  
10          501(a) of such Code.

11          (5) OLDER INDIVIDUAL.—The term “older indi-  
12          vidual” has the meaning given such term in section  
13          102 of the Older Americans Act of 1965 (42 U.S.C.  
14          3002).

15          (6) QUALIFIED BUSINESS OR NONPROFIT ORGA-  
16          NIZATION.—The term “qualified business or non-  
17          profit organization” means an entity that—

18                 (A) is—

19                         (i) a private business; or

20                         (ii) a nonprofit organization;

21                 (B) is based in the United States; and

22                 (C) has relevant, successful experience in  
23          technology.

24          (7) SECRETARIES.—The term “Secretaries”  
25          means the Secretary of Health and Human Services,

1 the Secretary of Agriculture, and the Secretary of  
2 Housing and Urban Development, acting collabo-  
3 ratively (except as otherwise provided in this Act).

4 (8) TARGET POPULATION.—The term “target  
5 population” includes an individual who—

6 (A) earns an individual or household in-  
7 come below 200 percent of the Federal poverty  
8 line;

9 (B) suffers from food insecurity;

10 (C) earns insufficient individual or house-  
11 hold income to ensure food security or economic  
12 security;

13 (D) lives in a rural, suburban, or urban  
14 community that suffers from high rates of pov-  
15 erty, hunger, or food insecurity;

16 (E) is homeless;

17 (F) receives (or recently received) assist-  
18 ance under a State program funded under part  
19 A of title IV of the Social Security Act (42  
20 U.S.C. 601 et seq.), relating to temporary as-  
21 sistance for needy families;

22 (G) is eligible for benefits under any Fed-  
23 eral nutrition assistance program or Federal  
24 antipoverty program; or



1 (H) is formerly a youth in transition from  
2 foster care or the juvenile detention facilities.

3 **SEC. 4. COMPETITIVE GRANTS FOR PILOT PROJECTS.**

4 (a) IN GENERAL.—For each of fiscal years 2025  
5 through 2030, the Secretaries shall make grants, on a  
6 competitive basis, to eligible entities to aid target popu-  
7 lations through carrying out a HOPE Accounts Pilot  
8 Project described in subsection (b) or a HOPE Action  
9 Plans Pilot Project described in subsection (c).

10 (b) HOPE ACCOUNTS PILOT PROJECT.—A HOPE  
11 Accounts Pilot Project shall enable individuals from target  
12 populations to establish through cooperating banks, credit  
13 unions, or governmental or Tribal agencies HOPE ac-  
14 counts for such individuals—

15 (1) to have their paychecks deposited directly in  
16 such accounts;

17 (2) to use such accounts to increase savings  
18 that would be matched with funds provided by gov-  
19 ernment and private sources, including individual de-  
20 velopment accounts;

21 (3) to use an account application on a smart  
22 phone to easily locate and sign up for job training  
23 and placement services online;

24 (4) to use any smart phone, digital tablet, or  
25 computer—

1 (A) to learn about the public and philan-  
2 thropic programs that provide benefits to such  
3 individuals, including aid—

4 (i) to improve health, nutrition, job  
5 training and placement, housing, and in-  
6 come; and

7 (ii) to receive Federal and State tax  
8 credits; and

9 (B) subject to applicable Federal, State,  
10 local, or Tribal law and, in the case of private  
11 benefits, the cooperation of the provider of such  
12 benefits, to simultaneously apply for, submit eli-  
13 gibility documents for, enroll in, and manage  
14 the use of such benefits at once through the  
15 convenience of their device if such individuals or  
16 their households are eligible for 1 or more of  
17 such benefits;

18 (5) to receive—

19 (A) a basic smart phone, digital tablet, or  
20 computer, if such individuals do not own a  
21 smart phone, digital tablet, or computer; and

22 (B) subsidized internet Wi-Fi access;

23 (6) to obtain the access and information de-  
24 scribed in paragraph (4) with assistance at libraries,  
25 government offices, or nonprofit organizations if

1 such individuals are uncomfortable using internet  
2 technology themselves;

3 (7) if such individuals are older individuals or  
4 individuals with a disability, to obtain access to the  
5 information described in paragraph (4) through re-  
6 ceiving home visits with the assistance of govern-  
7 ment employees, employees of nonprofit organiza-  
8 tions, or participants in an AmeriCorps program  
9 carried out under subtitle C of title I of the National  
10 and Community Service Act of 1990 (42 U.S.C.  
11 12571 et seq.) or under title II of the Domestic Vol-  
12 unteer Service Act of 1973 (42 U.S.C. 5000 et seq.);

13 (8) to access health care information that speci-  
14 fies medical benefits, and any out-of-pocket costs,  
15 for each of the health plans for which such individ-  
16 uals may be eligible, and to empower them, as prac-  
17 ticable, to easily select the plan that works best for  
18 them;

19 (9) to deposit in the account cash that is set  
20 aside for education, job training, starting a business,  
21 or buying a home;

22 (10) in 1 central online account—

23 (A) to easily access and monitor the sta-  
24 tus, amounts, and recertification deadlines for  
25 some or all their benefits and savings; and

1 (B) to pay bills online, saving high check  
2 cashing fees and enormous amounts of time;

3 (11) to budget their resources by using real-  
4 time cash flow data and long-term financial planning  
5 data, including calculating how much they would  
6 lose in interest on credit cards versus how much  
7 they would gain in interest by saving more;

8 (12) to access calendar and scheduling func-  
9 tions that enable them to keep track of all job  
10 search, work, family, and school obligations, as well  
11 as any social service filing or appointment dates;

12 (13) to be protected by security and privacy  
13 systems so that only such individuals, and not the  
14 government, nonprofit organizations, or banking  
15 partners, would be able to see or track private finan-  
16 cial and appointment information; and

17 (14) notwithstanding other provisions of law, to  
18 easily and clearly authorize their sharing of personal  
19 and financial information with multiple government  
20 agencies, solely for the purpose of those government  
21 agencies enabling those to apply for and utilize gov-  
22 ernment benefits.

23 (c) HOPE ACTION PLANS PILOT PROJECT.—A  
24 HOPE Action Plans Pilot Project shall enable individuals  
25 from target populations to partner with government and

1 nonprofit organizations by entering into voluntary agree-  
2 ments with such government and nonprofit organizations  
3 to carry out HOPE action plans that—

4           (1) specify exactly how the parties to such plans  
5 will help such individuals and their families earn,  
6 learn, and save better in order to ensure greater eco-  
7 nomic opportunity for themselves and their children  
8 by working together in a long-term, positive relation-  
9 ship for the purpose of ensuring upward mobility;

10           (2) could empower such individuals and their  
11 families to better organize their time and focus their  
12 activities on productive endeavors while providing  
13 them extra resources to do so;

14           (3) could be short-term (a period of not more  
15 than 2 years) and aimed at helping families achieve  
16 very basic goals, such as avoiding homelessness and  
17 hunger;

18           (4) could be long-term (a period of more than  
19 2 years) with far more ambitious goals for upward  
20 mobility; and

21           (5) would require that participating individuals  
22 and their families and participating government en-  
23 tities and nonprofit organizations have equal rights  
24 to hold each other accountable for plan outcomes  
25 and funding.

1 (d) APPLICATIONS; PERIOD OF GRANTS.—

2 (1) IN GENERAL.—The Secretaries shall each  
3 create an application process for eligible entities to  
4 apply for a grant under this section. To be eligible  
5 to receive a grant under this section, an eligible enti-  
6 ty shall submit to one of the Secretaries an applica-  
7 tion—

8 (A) that contains a description of how the  
9 applicant proposes to use the grant funds to  
10 implement the components of a HOPE Ac-  
11 counts Pilot Project described in subsection (b)  
12 or a HOPE Action Plans Pilot Project de-  
13 scribed in subsection (c); and

14 (B) that is submitted in such form, at such  
15 time, and containing such other information as  
16 the Secretaries may require.

17 (2) PERIOD.—A grant under this section shall  
18 be for a period not to exceed 5 years.

19 (e) FORM OF GRANTS.—If a Secretary finds it appro-  
20 priate, the Secretary may use cooperative agreements, as  
21 described in section 6305 of title 31, United States Code,  
22 for purposes of making grants under this section.

23 (f) AMOUNT OF GRANT.—Grants made under this  
24 section shall range in amounts from \$250,000 to  
25 \$3,000,000, and shall be proportionate to the geographical

1 size, project complexity, and number of individuals partici-  
2 pating in each project supported by the grant. Eligible en-  
3 tities may receive grants made under this section by 2 or  
4 more of the Secretaries. To the extent funds are available,  
5 the Secretaries shall each make not fewer than 8 such  
6 grants annually.

7 (g) DISTRIBUTION OF GRANTS.—To the extent prac-  
8 ticable, the Secretaries shall make grants for pilot projects  
9 that operate statewide, as well as pilot projects designed  
10 to serve specific rural, urban, and suburban areas. To the  
11 extent practicable, pilot projects for which grants are  
12 made shall be distributed among diverse administrative re-  
13 gions of the Department of Housing and Urban Develop-  
14 ment, the Department of Health and Human Services,  
15 and the Department of Agriculture.

16 (h) PREFERENCE.—For purposes of making grants  
17 under this section, preference shall be given to grants for  
18 pilot projects that—

19 (1) serve individuals in rural or urban commu-  
20 nities that are historically underserved and have a  
21 high rate of poverty;

22 (2) simultaneously carry out a HOPE Accounts  
23 Pilot Project described in subsection (b) and a  
24 HOPE Action Plans Pilot Project described in sub-  
25 section (c);

1           (3) involve low-income individuals as equal part-  
2           ners in project planning and implementation;

3           (4) make additional funds available directly to  
4           low-income households through action plans, either  
5           through government payments or through subgrants  
6           to nonprofit organizations;

7           (5) are matched by considerable non-Federal  
8           funds without penalizing rural or urban communities  
9           that are very low income, underserved, and cannot  
10          provide non-Federal matching funds;

11          (6) propose concrete plans for long-term sus-  
12          tainability and expansions without future Federal  
13          grant funds;

14          (7) assist low-income households to apply for  
15          Federal earned income tax credits and State tax  
16          credits;

17          (8) provide resources in English and in addi-  
18          tional languages commonly spoken in the area served  
19          by the pilot project;

20          (9) prioritize client-facing, fully-tested, tech-  
21          nology and mobile device applications;

22          (10) include a robust monitoring and evaluation  
23          planning and reporting plan, including proposed  
24          staffing and reporting for that plan, including re-  
25          porting on—



1 (A) the extent to which the pilot project  
2 makes it easier, quicker, and less costly for low-  
3 income individuals in the United States to ac-  
4 cess a variety of benefits;

5 (B) the extent to which the pilot project  
6 will save administrative funds over the long  
7 run;

8 (C) the extent to which the accuracy and  
9 integrity of the benefits programs included are  
10 maintained or improved; and

11 (D) the extent to which low-income house-  
12 holds are able to more easily obtain free or low-  
13 cost banking services;

14 (11) subcontract part of the implementation of  
15 the pilot project to United States-based private busi-  
16 nesses, banks, savings and loans, credit unions, co-  
17 ops, or nonprofit organizations, with relevant, suc-  
18 cessful experience in similar or related project activi-  
19 ties;

20 (12) incorporate a benefits calculator to enable  
21 applicants to learn how the receipt of some benefits  
22 might or might not impact whether they are eligible  
23 for other benefits and might impact the amount of  
24 those other benefits for which they are eligible;

1           (13) include planning and funding for the eligi-  
2           ble entities to train their staffs and clients to utilize  
3           the new technologies under the pilot project;

4           (14) in rural and other areas without strong  
5           broad-band service, integrate activities under the  
6           pilot project with other activities to strengthen local-  
7           broad band service;

8           (15) enable low-income individuals in the  
9           United States to obtain smart phones, and data  
10          services, at no cost or at a reduced cost;

11          (16) ensure that individuals without personal  
12          smart phone, tablet, or computer access are able to  
13          benefit from the systems and technological improve-  
14          ments under the pilot project at public locations  
15          such as public libraries, community centers, and so-  
16          cial service offices;

17          (17) propose a detailed, workable plan to thor-  
18          oughly beta test and field test any new technologies  
19          or systems under the pilot project before making  
20          such technologies or systems available to all house-  
21          holds, individuals, or the entire area served by the  
22          pilot project; and

23          (18) identify the applicable Federal, State,  
24          local, or Tribal statutory and regulatory authorities,

1 including waiver authorities, to be potentially lever-  
2 aged to most effectively implement the pilot project.

3 **SEC. 5. HOPE TECHNOLOGY INNOVATION CONTRACTS.**

4 (a) **AUTHORITY.**—The Secretary of Health and  
5 Human Services, in consultation with the Secretary of Ag-  
6 riculture and the Secretary of Housing and Urban Devel-  
7 opment, shall hold a merit-based competition to award  
8 HOPE Technology Innovation Contracts to qualified busi-  
9 ness or nonprofit organizations to create technology appli-  
10 cations, widgets, and templates that eligible entities can  
11 use to create HOPE accounts described in section 4(b).

12 (b) **NUMBER OF CONTRACTS.**—The Secretary shall  
13 award not more than 10 and not fewer than 2 contracts  
14 under this section for each of fiscal years 2025 through  
15 2030.

16 (c) **SIZE OF CONTRACTS.**—Contracts under this sec-  
17 tion shall range in size from \$200,000 to \$4,500,000.

18 (d) **AVAILABILITY TO THE PUBLIC.**—All technologies  
19 developed with funds from a contract under this section  
20 shall be open-sourced and available to the public at no  
21 cost.

22 (e) **HOUSEHOLD DATA.**—

23 (1) **IN GENERAL.**—Except as provided in para-  
24 graph (2), a qualified business or nonprofit organi-  
25 zation that enters into a contract under this section

1 shall not have access to any client or household data  
2 through such contract.

3 (2) EXCEPTION.—A qualified business or non-  
4 profit organization that enters into a contract under  
5 this section and that is also a contractor or sub-  
6 grantee for an eligible entity for purposes of assist-  
7 ing such entity in carrying out a HOPE Accounts  
8 Pilot Project described in section 4(b) may have lim-  
9 ited, functional access to client or household data  
10 with respect to such assistance.

11 (3) PROHIBITION ON SHARING OR SELLING  
12 DATA.—In no case shall a qualified business or non-  
13 profit organization that enters into a contract under  
14 this section share or sell client or household data ob-  
15 tained through such contract.

16 (f) PREFERENCES.—In awarding contracts under  
17 this section, the Secretary of Health and Human Service  
18 shall give preference to contracts—

19 (1) for client facing technology, with the Sec-  
20 retary giving higher preference for mobile device ap-  
21 plications and uses and giving secondary preference  
22 for tablet, computer, and texting uses;

23 (2) that incorporate fail-safe systems to main-  
24 tain the privacy and security of data;

1           (3) that are easily adaptable at the lowest possible financial costs with the least possible staff time  
2           by eligible entities carrying out a pilot project supported by section 4 and other State, county, city,  
3           municipal, and Tribal governments in a manner that  
4           can easily be utilized by low-income individuals in  
5           the United States; and  
6

7           (4) that build in the ability to be easily updated  
8           as technologies evolve.  
9

10 **SEC. 6. MAINTENANCE OF EFFORT AND NONDISPLACEMENT OF WORKERS.**  
11

12           None of the pilot projects carried out under section  
13 4, or contracts carried out under section 5, shall do any  
14 of the following:

15           (1) Decrease the overall monetary value of Federal, State, local, or Tribal government funding assistance given to any individual or family, although  
16           all entities involved in the pilot project or contract  
17           may independently, or jointly, increase funding  
18           under such project or contract.  
19

20           (2) Decrease the overall Federal, State, local, or Tribal government funding for antipoverty programs spent by communities or agencies participating in  
21           the pilot project or contract, although all entities in-  
22  
23  
24

1       involved in the pilot project or contract may independ-  
2       ently, or jointly, increase funding.

3           (3) Lengthen the amount of time or increase  
4       the requirements necessary to receive any govern-  
5       ment benefits, or in any way make it more difficult  
6       to obtain any form of government assistance.

7           (4) Limit the legal rights of anyone in the tar-  
8       get populations to receive government or nonprofit  
9       assistance.

10          (5) Decrease overall public sector employment  
11       in any community of the eligible entity carrying out  
12       the project or qualified business or nonprofit organi-  
13       zation carrying out the contract, but public employ-  
14       ees could be transferred at similar or higher salaries  
15       and pay grades from positions that oversee paper-  
16       work to positions that provide direct services to the  
17       public, assuming such transfers do not violate collec-  
18       tive bargaining agreements or their other rights as  
19       public employees.

20          (6) Decrease or increase work requirements for  
21       existing government programs.

22          (7) Reduce program integrity measures or in-  
23       crease the possibility of fraud in any government  
24       program.

1           (8) Track or monitor the physical location or  
2           immigration status of immigrants, be used for any  
3           immigration enforcement activity against any indi-  
4           viduals, or be used to provide any data under any  
5           circumstance or to any extent to agencies involved in  
6           immigration enforcement activities or policy.

7           (9) Enable the eligible entity carrying out the  
8           project or qualified business or nonprofit organiza-  
9           tion carrying out the contract or a contractor, sub-  
10          contractor, or partner of the eligible entity or quali-  
11          fied business or nonprofit organization to share or  
12          sell client or household data obtained through the  
13          project or contract.

14          (10) Eliminate the existing ability of applicants  
15          to apply for, recertify, or manage government bene-  
16          fits by physically visiting a government office.

17 **SEC. 7. ANNUAL REPORTS TO CONGRESS.**

18          (a) REPORT.—Not later than September 30 of each  
19          of fiscal years 2025 through 2031, the Secretaries shall  
20          submit to Congress a report on the results of pilot projects  
21          carried out under section 4 or contracts carried out under  
22          section 5.

23          (b) CONTENTS OF REPORT.—Each report under sub-  
24          section (a) shall include detailed data on—

1           (1) the extent to which such pilot projects and  
2           contracts make it easier, quicker, and less costly for  
3           low-income individuals in the United States to access  
4           a variety of benefits;

5           (2) the extent to which the pilot projects and  
6           contracts will save administrative funds over the  
7           long-run;

8           (3) the extent to which the accuracy and integ-  
9           rity of the benefits programs included are main-  
10          tained or improved; and

11          (4) the extent to which low-income households  
12          are able to more easily obtain free or low-cost bank-  
13          ing services.

14 **SEC. 8. AUTHORIZATION OF APPROPRIATIONS; TECHNICAL**  
15 **ASSISTANCE AUTHORIZED.**

16          (a) AUTHORIZATION OF APPROPRIATIONS.—There is  
17          authorized to be appropriated to carry out this Act for  
18          each of fiscal years 2025 through 2030—

19               (1) \$10,000,000 to the Secretary of Housing  
20               and Urban Development, of which—

21                       (A) \$500,000 shall be used internally by  
22                       the Department of Housing and Urban Devel-  
23                       opment for staff and other expenses to plan,  
24                       award, and oversee pilot projects under section  
25                       4; and



1 (B) \$9,500,000 shall be available for  
2 grants under section 4;

3 (2) \$10,000,000 to the Secretary of Agri-  
4 culture, of which—

5 (A) \$500,000 shall be used internally by  
6 Department of Agriculture for staff and other  
7 expenses to plan, award, and oversee pilot  
8 projects under section 4; and

9 (B) \$9,500,000 shall be available for  
10 grants under section 4; and

11 (3) \$15,000,000 to the Secretary of Health and  
12 Human Services, of which—

13 (A) \$500,000 shall be used internally by  
14 the Department of Health and Human Services  
15 for staff and other expenses to plan, award, and  
16 oversee pilot projects under section 4 and the  
17 contracts under section 5;

18 (B) \$9,500,000 shall be available for  
19 grants under section 4; and

20 (C) \$5,000,000 shall be available for con-  
21 tracts under section 5.

22 (b) TECHNICAL ASSISTANCE AUTHORIZED.—The  
23 Secretary of Health and Human Services, the Secretary  
24 of Agriculture, the Secretary of Housing and Urban De-  
25 velopment, the Secretary of Veterans of Affairs, the Sec-

1 retary of the Interior, the Secretary of Labor, the Com-  
2 missioner of the Internal Revenue Service, the Chief Exec-  
3 utive Officer of the Corporation for National and Commu-  
4 nity Service, the Administrator of the Small Business Ad-  
5 ministration, the Director of the Office of Management  
6 and Budget, the Director of the Office of Science and  
7 Technology Policy, the Chairman of the Federal Deposit  
8 Insurance Corporation, and the Domestic Policy Council  
9 may, to advance the objectives of the pilot projects carried  
10 out under section 4 and the contracts carried out under  
11 section 5—

12           (1) provide technical assistance;

13           (2) solicit voluntary, nonmonetary assistance  
14 from universities, credit unions, and private sector  
15 technology companies, banks, and financial institu-  
16 tions; and

17           (3) inform eligible entities of the applicable  
18 Federal, State, local, or Tribal statutory and regu-  
19 latory authorities, including waiver authorities.

20 (c) PERSISTENT POVERTY COUNTIES.—

21           (1) ALLOCATION REQUIREMENT.—Of the  
22 amount appropriated to carry out this Act, not less  
23 than 10 percent shall be allocated to provide assist-  
24 ance in persistent poverty counties.

1           (2) DEFINITION OF PERSISTENT POVERTY  
2 COUNTY.—For purposes of this subsection, the term  
3 “persistent poverty county” means any county that  
4 has had 20 percent or more of its population living  
5 in poverty during the 30-year period ending on the  
6 date of enactment of this Act, as measured by the  
7 2000, 2010, and 2020 decennial censuses.

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