I

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.

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

---

A BILL

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

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 ‘‘Health, Opportunity, and Personal Empowerment Act of 2024’’ or ‘‘HOPE Act of 2024’’.

SEC. 2. FINDINGS.

Congress finds the following:

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

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

(3) In 2022, according to the Bureau of the Census, 37,920,000 individuals in the United States (including 11,149,000 children) lived below the Federal poverty line. The majority of these individuals living in poverty were working people, children, older individuals, veterans, and individuals with disabilities.

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

uals living in rural and suburban areas far from work and without adequate public transportation rely upon vehicles to get to work, but these vehicles are often less reliable secondhand vehicles that often break down. From traveling greater distances between available jobs and livable areas with affordable housing options, seeking out scarce childcare options that fit a tight budget and a constrained travel schedule, and caring for elderly parents or grandparents because a senior living facility is not financially realistic, low-income individuals have little spare time.

(5) While government safety net programs help tens of millions of individuals avoid starvation, homelessness, and other outcomes even more dreadful than everyday poverty, there are significant obstacles that those seeking and maintaining government assistance face for as long as they are eligible. Qualified applicants are often required to travel significant distances to multiple government offices, preparing and submitting piles of nearly identical paperwork to access the different government assistance programs. Even when the application process begins online, the eligible applicant is often still required to physically follow up with each government

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

(6) Each year, many vital government programs go underutilized because eligible beneficiaries are hindered by obtrusive, time consuming, and repetitive application barriers. In fiscal year 2019, according to the Department of Agriculture, 18 percent of all people eligible for the Supplemental Nutrition Assistance Program (referred to in this paragraph as "SNAP"), 23 percent of the "working poor" eligible for SNAP, and 68 percent of adults over 60 who were eligible for SNAP failed to participate in such program. According to the Department of Agriculture, the overall coverage rate of pregnant women, infants, and children up to age 5 eligible for

the Special Supplemental Nutrition Program for Women, Infants, and Children (commonly known as "WIC") declined from 55 percent in 2016 to 50 percent in 2020. In fiscal year 2023, according to the Department of Agriculture, 47 percent of children in the United States who received meals through the National School Lunch Program did not received meals through the School Breakfast Program. In 2022, 8 percent of individuals in the United States lacked health insurance for the entire year, according to the Bureau of the Census. The Internal Revenue Service estimates that one in 5 low-income United States workers eligible for the Earned Income Tax Credit do not claim it.

(7) The United States has hundreds of thousands of nonprofit groups providing high-quality and much needed social services, but it is nearly impossible for struggling people to determine which of those organizations provide services they need, whether the organization is conveniently located, and for which services they are eligible. If they do determine that a nonprofit organization (or multiple nonprofit organizations) could help, they need to take yet more time to visit each one.

(8) Since many government and nonprofit programs require frequent reapplications and recertifications, a low-income individual often has to repeat the same endless and frustrating process.

(9) Technology has fundamentally revamped the lives of most individuals, usually for the better. According to the Pew Research Center, 79 percent of adult individuals with incomes of $30,000 or less have a smart phone as of 2023 (not because a smart phone is a luxury but because it is an essential tool of learning and work in modern United States) but they rarely can use these devices to apply for benefits. Digital technology, combined with policy improvements, can simplify the lives and boost the long-term self-sufficiency of low-income individuals in the United States.

SEC. 3. DEFINITIONS.

In this Act:

(1) ELIGIBLE ENTITY.—The term ''eligible entity'' means a State, unit of general purpose local government, Tribal government, or an entity that represents a smaller geographical area therein (including a neighborhood).

(2) HOPE.—The term ''HOPE'' means Health, Opportunity, and Personal Empowerment.

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

(4) NONPROFIT ORGANIZATION.—The term ‘‘nonprofit organization’’ means an organization described in section 501(c)(3) of the Internal Revenue Code of 1986 and exempt from tax under section 501(a) of such Code.

(5) OLDER INDIVIDUAL.—The term ‘‘older individual’’ has the meaning given such term in section 102 of the Older Americans Act of 1965 (42 U.S.C. 3002).

(6) QUALIFIED BUSINESS OR NONPROFIT ORGANIZATION.—The term ‘‘qualified business or nonprofit organization’’ means an entity that—

(A) is—

(i) a private business; or

(ii) a nonprofit organization;

(B) is based in the United States; and

(C) has relevant, successful experience in technology.

(7) SECRETARIES.—The term ‘‘Secretaries’’ means the Secretary of Health and Human Services,

the Secretary of Agriculture, and the Secretary of Housing and Urban Development, acting collaboratively (except as otherwise provided in this Act).

(8) TARGET POPULATION.—The term ''target population'' includes an individual who—

(A) earns an individual or household income below 200 percent of the Federal poverty line;

(B) suffers from food insecurity;

(C) earns insufficient individual or household income to ensure food security or economic security;

(D) lives in a rural, suburban, or urban community that suffers from high rates of poverty, hunger, or food insecurity;

(E) is homeless;

(F) receives (or recently received) assistance under a State program funded under part A of title IV of the Social Security Act (42 U.S.C. 601 et seq.), relating to temporary assistance for needy families;

(G) is eligible for benefits under any Federal nutrition assistance program or Federal antipoverty program; or

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

SEC. 4. COMPETITIVE GRANTS FOR PILOT PROJECTS.

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

(b) HOPE ACCOUNTS PILOT PROJECT.—A HOPE Accounts Pilot Project shall enable individuals from target populations to establish through cooperating banks, credit unions, or governmental or Tribal agencies HOPE accounts for such individuals—

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

(2) to use such accounts to increase savings that would be matched with funds provided by government and private sources, including individual development accounts;

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

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

(A) to learn about the public and philanthropic programs that provide benefits to such individuals, including aid—

(i) to improve health, nutrition, job training and placement, housing, and income; and

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

(B) subject to applicable Federal, State, local, or Tribal law and, in the case of private benefits, the cooperation of the provider of such benefits, to simultaneously apply for, submit eligibility documents for, enroll in, and manage the use of such benefits at once through the convenience of their device if such individuals or their households are eligible for 1 or more of such benefits;

(5) to receive—

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

(B) subsidized internet Wi-Fi access;

(6) to obtain the access and information described in paragraph (4) with assistance at libraries, government offices, or nonprofit organizations if

such individuals are uncomfortable using internet technology themselves;

(7) if such individuals are older individuals or individuals with a disability, to obtain access to the information described in paragraph (4) through receiving home visits with the assistance of government employees, employees of nonprofit organizations, or participants in an AmeriCorps program carried out under subtitle C of title I of the National and Community Service Act of 1990 (42 U.S.C. 12571 et seq.) or under title II of the Domestic Volunteer Service Act of 1973 (42 U.S.C. 5000 et seq.);

(8) to access health care information that specifies medical benefits, and any out-of-pocket costs, for each of the health plans for which such individuals may be eligible, and to empower them, as practicable, to easily select the plan that works best for them;

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

(10) in 1 central online account—

(A) to easily access and monitor the status, amounts, and recertification deadlines for some or all their benefits and savings; and

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

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

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

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

(14) notwithstanding other provisions of law, to easily and clearly authorize their sharing of personal and financial information with multiple government agencies, solely for the purpose of those government agencies enabling those to apply for and utilize government benefits.

(c) HOPE ACTION PLANS PILOT PROJECT.—A HOPE Action Plans Pilot Project shall enable individuals from target populations to partner with government and nonprofit organizations by entering into voluntary agreements with such government and nonprofit organizations to carry out HOPE action plans that—

(1) specify exactly how the parties to such plans will help such individuals and their families earn, learn, and save better in order to ensure greater economic opportunity for themselves and their children by working together in a long-term, positive relationship for the purpose of ensuring upward mobility;

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

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

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

(5) would require that participating individuals and their families and participating government entities and nonprofit organizations have equal rights to hold each other accountable for plan outcomes and funding.

(d) APPLICATIONS; PERIOD OF GRANTS.—

(1) IN GENERAL.—The Secretaries shall each create an application process for eligible entities to apply for a grant under this section. To be eligible to receive a grant under this section, an eligible entity shall submit to one of the Secretaries an application—

(A) that contains a description of how the applicant proposes to use the grant funds to implement the components of a HOPE Accounts Pilot Project described in subsection (b) or a HOPE Action Plans Pilot Project described in subsection (c); and

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

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

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

(f) AMOUNT OF GRANT.—Grants made under this section shall range in amounts from $250,000 to $3,000,000, and shall be proportionate to the geographical size, project complexity, and number of individuals participating in each project supported by the grant. Eligible entities may receive grants made under this section by 2 or more of the Secretaries. To the extent funds are available, the Secretaries shall each make not fewer than 8 such grants annually.

(g) DISTRIBUTION OF GRANTS.—To the extent practicable, the Secretaries shall make grants for pilot projects that operate statewide, as well as pilot projects designed to serve specific rural, urban, and suburban areas. To the extent practicable, pilot projects for which grants are made shall be distributed among diverse administrative regions of the Department of Housing and Urban Development, the Department of Health and Human Services, and the Department of Agriculture.

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

(1) serve individuals in rural or urban communities that are historically underserved and have a high rate of poverty;

(2) simultaneously carry out a HOPE Accounts Pilot Project described in subsection (b) and a HOPE Action Plans Pilot Project described in subsection (c);

(3) involve low-income individuals as equal partners in project planning and implementation;

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

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

(6) propose concrete plans for long-term sustainability and expansions without future Federal grant funds;

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

(8) provide resources in English and in additional languages commonly spoken in the area served by the pilot project;

(9) prioritize client-facing, fully-tested, technology and mobile device applications;

(10) include a robust monitoring and evaluation planning and reporting plan, including proposed staffing and reporting for that plan, including reporting on—

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

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

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

(D) the extent to which low-income households are able to more easily obtain free or low-cost banking services;

(11) subcontract part of the implementation of the pilot project to United States-based private businesses, banks, savings and loans, credit unions, co-ops, or nonprofit organizations, with relevant, successful experience in similar or related project activities;

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

(13) include planning and funding for the eligible entities to train their staffs and clients to utilize the new technologies under the pilot project;

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

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

(16) ensure that individuals without personal smart phone, tablet, or computer access are able to benefit from the systems and technological improvements under the pilot project at public locations such as public libraries, community centers, and social service offices;

(17) propose a detailed, workable plan to thoroughly beta test and field test any new technologies or systems under the pilot project before making such technologies or systems available to all households, individuals, or the entire area served by the pilot project; and

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

including waiver authorities, to be potentially leveraged to most effectively implement the pilot project.

SEC. 5. HOPE TECHNOLOGY INNOVATION CONTRACTS.

(a) AUTHORITY.—The Secretary of Health and Human Services, in consultation with the Secretary of Agriculture and the Secretary of Housing and Urban Development, shall hold a merit-based competition to award HOPE Technology Innovation Contracts to qualified business or nonprofit organizations to create technology applications, widgets, and templates that eligible entities can use to create HOPE accounts described in section 4(b).

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

(c) SIZE OF CONTRACTS.—Contracts under this section shall range in size from $200,000 to $4,500,000.

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

(e) HOUSEHOLD DATA.—

(1) IN GENERAL.—Except as provided in paragraph (2), a qualified business or nonprofit organization that enters into a contract under this section

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

(2) EXCEPTION.—A qualified business or nonprofit organization that enters into a contract under this section and that is also a contractor or subgrantee for an eligible entity for purposes of assisting such entity in carrying out a HOPE Accounts Pilot Project described in section 4(b) may have limited, functional access to client or household data with respect to such assistance.

(3) PROHIBITION ON SHARING OR SELLING DATA.—In no case shall a qualified business or nonprofit organization that enters into a contract under this section share or sell client or household data obtained through such contract.

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

(1) for client facing technology, with the Secretary giving higher preference for mobile device applications and uses and giving secondary preference for tablet, computer, and texting uses;

(2) that incorporate fail-safe systems to maintain the privacy and security of data;

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

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

SEC. 6. MAINTENANCE OF EFFORT AND NONDISPLACEMENT OF WORKERS.

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

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

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

volved in the pilot project or contract may independently, or jointly, increase funding.

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

(4) Limit the legal rights of anyone in the target populations to receive government or nonprofit assistance.

(5) Decrease overall public sector employment in any community of the eligible entity carrying out the project or qualified business or nonprofit organization carrying out the contract, but public employees could be transferred at similar or higher salaries and pay grades from positions that oversee paperwork to positions that provide direct services to the public, assuming such transfers do not violate collective barraging agreements or their other rights as public employees.

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

(7) Reduce program integrity measures or increase the possibility of fraud in any government program.

(8) Track or monitor the physical location or immigration status of immigrants, be used for any immigration enforcement activity against any individuals, or be used to provide any data under any circumstance or to any extent to agencies involved in immigration enforcement activities or policy.

(9) Enable the eligible entity carrying out the project or qualified business or nonprofit organization carrying out the contract or a contractor, subcontractor, or partner of the eligible entity or qualified business or nonprofit organization to share or sell client or household data obtained through the project or contract.

(10) Eliminate the existing ability of applicants to apply for, recertify, or manage government benefits by physically visiting a government office.

SEC. 7. ANNUAL REPORTS TO CONGRESS.

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

(b) CONTENTS OF REPORT.—Each report under subsection (a) shall include detailed data on—

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

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

(3) the extent to which the accuracy and integrity of the benefits programs included are maintained or improved; and

(4) the extent to which low-income households are able to more easily obtain free or low-cost banking services.

SEC. 8. AUTHORIZATION OF APPROPRIATIONS; TECHNICAL ASSISTANCE AUTHORIZED.

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

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

(A) $500,000 shall be used internally by the Department of Housing and Urban Development for staff and other expenses to plan, award, and oversee pilot projects under section 4; and

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

(2) $10,000,000 to the Secretary of Agriculture, of which—

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

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

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

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

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

(C) $5,000,000 shall be available for contracts under section 5.

(b) TECHNICAL ASSISTANCE AUTHORIZED.—The Secretary of Health and Human Services, the Secretary of Agriculture, the Secretary of Housing and Urban Development, the Secretary of Veterans of Affairs, the Secretary of the Interior, the Secretary of Labor, the Commissioner of the Internal Revenue Service, the Chief Executive Officer of the Corporation for National and Community Service, the Administrator of the Small Business Administration, the Director of the Office of Management and Budget, the Director of the Office of Science and Technology Policy, the Chairman of the Federal Deposit Insurance Corporation, and the Domestic Policy Council may, to advance the objectives of the pilot projects carried out under section 4 and the contracts carried out under section 5—

(1) provide technical assistance;

(2) solicit voluntary, nonmonetary assistance from universities, credit unions, and private sector technology companies, banks, and financial institutions; and

(3) inform eligible entities of the applicable Federal, State, local, or Tribal statutory and regulatory authorities, including waiver authorities.

(c) PERSISTENT POVERTY COUNTIES.—

(1) ALLOCATION REQUIREMENT.—Of the amount appropriated to carry out this Act, not less than 10 percent shall be allocated to provide assistance in persistent poverty counties.

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

○