

114TH CONGRESS  
1ST SESSION

# H. R. 3367

To reauthorize the Assets for Independence Act, to provide for the approval of applications to operate new demonstration programs and to renew existing programs, to enhance program flexibility, and for other purposes.

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## IN THE HOUSE OF REPRESENTATIVES

JULY 29, 2015

Mr. LEWIS introduced the following bill; which was referred to the Committee on Ways and Means

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## A BILL

To reauthorize the Assets for Independence Act, to provide for the approval of applications to operate new demonstration programs and to renew existing programs, to enhance program flexibility, 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; REFERENCE; TABLE OF CON-**  
4 **TENTS.**

5 (a) SHORT TITLE.—This Act may be cited as the  
6 “Stephanie Tubbs Jones Assets for Independence Reau-  
7 thorization Act of 2015”.

1 (b) REFERENCE.—Except as otherwise expressly pro-  
 2 vided, wherever in this Act an amendment is expressed  
 3 in terms of an amendment to a section or other provision,  
 4 the reference shall be considered to be made to that sec-  
 5 tion or other provision of the Assets for Independence Act  
 6 (42 U.S.C. 604 note).

7 (c) TABLE OF CONTENTS.—The table of contents of  
 8 this Act is as follows:

- Sec. 1. Short title; reference; table of contents.
- Sec. 2. Findings.
- Sec. 3. Sense of Congress.
- Sec. 4. Definitions.
- Sec. 5. Applications.
- Sec. 6. Demonstration authority; annual grants.
- Sec. 7. Reserve Fund.
- Sec. 8. Eligibility for participation.
- Sec. 9. Deposits by qualified entities.
- Sec. 10. Regulations.
- Sec. 11. Annual progress reports.
- Sec. 12. Sanctions.
- Sec. 13. Evaluations.
- Sec. 14. Costs of training qualified entities.
- Sec. 15. Waiver authority.
- Sec. 16. Authorization of appropriations.
- Sec. 17. Conforming amendments.
- Sec. 18. General effective date.

9 **SEC. 2. FINDINGS.**

10 Section 402 is amended—

11 (1) in paragraph (2), by striking “Fully  $\frac{1}{2}$ ”  
 12 and inserting “Almost  $\frac{1}{4}$ ”; and

13 (2) in paragraph (4), by striking the first sen-  
 14 tence and inserting the following: “Traditional pub-  
 15 lic assistance programs concentrate on income and  
 16 consumption and have lacked an asset-building com-

1       ponent to promote and support the transition to in-  
2       creased economic self-sufficiency.”.

3 **SEC. 3. SENSE OF CONGRESS.**

4       It is the sense of Congress that a qualified entity con-  
5       ducting a demonstration project under the Assets for  
6       Independence Act (42 U.S.C. 604 note) should, to the  
7       maximum extent practicable, increase—

8               (1) the rate at which the entity matches con-  
9       tributions by individuals participating in the project  
10      under section 410(a)(1) of such Act; or

11              (2) the number of individuals participating in  
12      the project.

13 **SEC. 4. DEFINITIONS.**

14      Section 404 is amended—

15              (1) by amending paragraph (4) to read as fol-  
16      lows:

17              “(4) **HOUSEHOLD.**—The term ‘household’  
18      means an individual or group of individuals who live  
19      in a single residence. Multiple households may share  
20      a single residence.”;

21              (2) in paragraph (5)(A)—

22                      (A) by striking clause (iii);

23                      (B) by redesignating clauses (iv) through  
24      (vi) as clauses (iii) through (v), respectively;

25      and

1 (C) in clause (iv), as redesignated by sub-  
2 paragraph (B), by striking “clause (vi)” and in-  
3 serting “clause (v)”;

4 (3) in paragraph (7)(A)—

5 (A) by amending clause (ii) to read as fol-  
6 lows:

7 “(ii) a State or local government  
8 agency (or a public housing agency, as de-  
9 fined in section 3(b)(6) of the United  
10 States Housing Act of 1937 (42 U.S.C.  
11 1437a(b)(6))) or a tribal government (or a  
12 tribally designated housing entity, as de-  
13 fined in section 4(22) of the Native Amer-  
14 ican Housing Assistance and Self-Deter-  
15 mination Act of 1996 (25 U.S.C.  
16 4103(22)));”;

17 (B) by striking clause (iii) and inserting  
18 the following:

19 “(iii) a credit union designated as a  
20 low-income credit union by the National  
21 Credit Union Administration (NCUA); or

22 “(iv) an organization designated as a  
23 community development financial institu-  
24 tion by the Secretary of the Treasury (or

1 the Community Development Financial In-  
2 stitutions Fund).”; and

3 (4) in paragraph (8)—

4 (A) in subparagraph (A)—

5 (i) in the first sentence—

6 (I) by inserting “of an eligible in-  
7 dividual or the dependent of an eligi-  
8 ble individual (as such term is used in  
9 subparagraph (E)(ii))” after “ex-  
10 penses”; and

11 (II) by inserting “, or to a vendor  
12 pursuant to an education purchase  
13 plan approved by a qualified entity”  
14 before the period;

15 (ii) in clause (i)—

16 (I) in subclause (II), by inserting  
17 “or for courses described in subclause  
18 (III)” after “eligible educational insti-  
19 tution”; and

20 (II) by adding at the end the fol-  
21 lowing new subclauses:

22 “(III) PREPARATORY  
23 COURSES.—Preparatory courses for  
24 an examination required for admission  
25 to an eligible educational institution,

1 for successful performance at an eligi-  
2 ble educational institution, or for a  
3 professional licensing or certification  
4 examination.

5 “(IV) ROOM AND BOARD AND  
6 TRANSPORTATION.—Room and board  
7 and transportation, including com-  
8 muting expenses, necessary to enable  
9 attendance at courses of instruction at  
10 an eligible educational institution or  
11 attendance at courses described in  
12 subclause (III).”;

13 (iii) by amending clause (ii) to read as  
14 follows:

15 “(ii) ELIGIBLE EDUCATIONAL INSTI-  
16 TUTION.—The term ‘eligible educational  
17 institution’ means—

18 “(I) an institution described in  
19 section 101 or 102 of the Higher  
20 Education Act of 1965 (20 U.S.C.  
21 1001, 1002); or

22 “(II) an area career and tech-  
23 nical education school, as defined in  
24 section 3(3) of the Carl D. Perkins

1 Career and Technical Education Act  
2 of 2006 (20 U.S.C. 2302(3)).”; and

3 (iv) by adding at the end the following  
4 new clause:

5 “(iii) EDUCATION PURCHASE PLAN.—  
6 The term ‘education purchase plan’ means  
7 a plan—

8 “(I) for the purchase of items or  
9 services described in subclauses (II)  
10 through (IV) of clause (i) from enti-  
11 ties other than eligible educational in-  
12 stitutions;

13 “(II) that includes a description  
14 of the items or services to be pur-  
15 chased; and

16 “(III) that includes such infor-  
17 mation as a qualified entity may re-  
18 quest from the eligible individual in-  
19 volved regarding the necessity of the  
20 items or services to a course of study  
21 at an eligible educational institution  
22 or a course described in clause  
23 (i)(III).”;

24 (B) in subparagraph (B)—

1 (i) by amending clause (i) to read as  
2 follows:

3 “(i) PRINCIPAL RESIDENCE.—The  
4 term ‘principal residence’ means a main  
5 residence the qualified acquisition costs of  
6 which do not exceed 120 percent of the  
7 median house price in the area, as deter-  
8 mined by the Secretary of Housing and  
9 Urban Development for purposes of section  
10 203(b) of the National Housing Act (12  
11 U.S.C. 1709(b)) for a residence occupied  
12 by a number of families that corresponds  
13 to the number of households occupying the  
14 residence involved.”; and

15 (ii) in clause (iii)—

16 (I) by amending subclause (I) to  
17 read as follows:

18 “(I) IN GENERAL.—Subject to  
19 subclause (II), the term ‘qualified  
20 first-time homebuyer’ means an indi-  
21 vidual participating in the project in-  
22 volved who—

23 “(aa) has no sole present  
24 ownership interest in a principal  
25 residence during the 3-year pe-



1           riod ending on the date of acqui-  
2           sition of the principal residence  
3           to which this subparagraph ap-  
4           plies (except for an interest in  
5           such principal residence); and

6           “(bb) has no co-ownership  
7           interest in a principal residence  
8           on the date of acquisition of the  
9           principal residence to which this  
10          subparagraph applies (except for  
11          an interest in such principal resi-  
12          dence).”;

13          (II) by redesignating subclause  
14          (II) as subclause (III); and

15          (III) by inserting after subclause  
16          (I) the following new subclause:

17          “(II) EXCEPTION FOR VICTIMS  
18          OF DOMESTIC VIOLENCE.—An indi-  
19          vidual participating in the project in-  
20          volved who is a recent or current vic-  
21          tim of domestic violence (as defined in  
22          section 40002(a)(8) of the Violence  
23          Against Women Act of 1994 (42  
24          U.S.C. 13925(a)(8))) shall not be con-  
25          sidered to fail to be a qualified first-

1 time homebuyer by reason of having a  
2 co-ownership interest in a principal  
3 residence with a person who com-  
4 mitted domestic violence against the  
5 victim.”;

6 (C) by redesignating subparagraphs (C)  
7 and (D) as subparagraphs (D) and (E), respec-  
8 tively;

9 (D) by inserting after subparagraph (B)  
10 the following new subparagraph:

11 “(C) HOME REPLACEMENT, REPAIR, OR  
12 IMPROVEMENT.—Qualified replacement costs or  
13 qualified repair or improvement costs with re-  
14 spect to a principal residence, if paid from an  
15 individual development account directly to the  
16 persons to whom the amounts are due. In this  
17 subparagraph:

18 “(i) PRINCIPAL RESIDENCE.—The  
19 term ‘principal residence’ means—

20 “(I) with respect to payment of  
21 qualified replacement costs, a main  
22 residence the qualified replacement  
23 costs of which do not exceed 120 per-  
24 cent of the median house price in the  
25 area, as determined by the Secretary

1 of Housing and Urban Development  
2 for purposes of section 203(b) of the  
3 National Housing Act (12 U.S.C.  
4 1709(b)) for a residence occupied by a  
5 number of families that corresponds  
6 to the number of households occu-  
7 pying the residence involved; or

8 “(II) with respect to qualified re-  
9 pair or improvement costs, a main  
10 residence the value of which does not  
11 exceed, on the day before the com-  
12 mencement of the repairs or improve-  
13 ments, 120 percent of such median  
14 house price.

15 “(ii) QUALIFIED REPLACEMENT  
16 COSTS.—The term ‘qualified replacement  
17 costs’ means the costs (including any usual  
18 or reasonable settlement, financing, or  
19 other closing costs) of replacing—

20 “(I) a manufactured home that  
21 was manufactured, assembled, or im-  
22 ported for resale before the initial ef-  
23 fectiveness of any Federal manufac-  
24 tured home construction and safety  
25 standards established pursuant to sec-

1                   tion 604 of the National Manufac-  
2                   tured Housing Construction and Safe-  
3                   ty Standards Act of 1974 (42 U.S.C.  
4                   5403); or

5                   “(II) a residence that fails to  
6                   meet local building codes or is not le-  
7                   gally habitable.

8                   “(iii) QUALIFIED REPAIR OR IM-  
9                   PROVEMENT COSTS.—The term ‘qualified  
10                  repair or improvement costs’ means the  
11                  costs of making repairs or improvements  
12                  (including any usual or reasonable financ-  
13                  ing costs) that will enhance the habitability  
14                  or long-term value of a residence.”; and

15                  (E) by adding at the end the following new  
16                  subparagraph:

17                  “(F) QUALIFIED TUITION PROGRAMS.—  
18                  Contributions paid from an individual develop-  
19                  ment account of an eligible individual directly  
20                  to a qualified tuition program (as defined in  
21                  subsection (b) of section 529 of the Internal  
22                  Revenue Code of 1986), for the purpose of cov-  
23                  ering qualified higher education expenses (as  
24                  defined in subsection (e)(3) of such section) of

1 a dependent of such individual (as such term is  
2 used in clause (ii) of subparagraph (E)).”.

3 **SEC. 5. APPLICATIONS.**

4 Section 405 is amended—

5 (1) in subsection (c)(4), by adding at the end  
6 the following: “Such funds include funds received  
7 under the Community Services Block Grant Act (42  
8 U.S.C. 9901 et seq.), the Indian Self-Determination  
9 and Education Assistance Act (25 U.S.C. 450b et  
10 seq.), the Native American Housing Assistance and  
11 Self-Determination Act of 1996 (25 U.S.C. 4101 et  
12 seq.), or title I of the Housing and Community De-  
13 velopment Act of 1974 (42 U.S.C. 5301 et seq.) (in-  
14 cluding Community Development Block Grant Act  
15 funds and Indian Community Development Block  
16 Grant Act funds), that are formally committed to  
17 the project.”; and

18 (2) by adding at the end the following new sub-  
19 section:

20 “(h) APPLICATIONS FOR NEW PROJECTS AND RE-  
21 NEWALS OF EXISTING PROJECTS.—For project years be-  
22 ginning on or after the date of the enactment of the Steph-  
23 anie Tubbs Jones Assets for Independence Reauthoriza-  
24 tion Act of 2015, the preceding provisions of this section  
25 shall only apply as follows:

1           “(1) ANNOUNCEMENT OF PROCEDURES.—Not  
2 later than 180 days after the date of the enactment  
3 of the Stephanie Tubbs Jones Assets for Independ-  
4 ence Reauthorization Act of 2015, the Secretary  
5 shall publicly announce the procedures by which a  
6 qualified entity may submit an application—

7                   “(A) to conduct a demonstration project  
8 under this title; or

9                   “(B) for renewal of authority to conduct a  
10 demonstration project under this title.

11           “(2) APPROVAL.—The Secretary shall, on a  
12 competitive basis, approve applications submitted  
13 pursuant to the procedures announced under para-  
14 graph (1), taking into account the assessments re-  
15 quired by subsection (c) and giving special consider-  
16 ation to the applications described in paragraph (3).

17           “(3) SPECIAL CONSIDERATION.—The applica-  
18 tions described in this paragraph are the following:

19                   “(A) Applications submitted by qualified  
20 entities proposing to conduct demonstration  
21 projects under this title that will target the fol-  
22 lowing populations:

23                           “(i) Individuals who are or have been  
24 in foster care.

1           “(ii) Victims of domestic violence (as  
2           defined in section 40002(a)(8) of the Vio-  
3           lence Against Women Act of 1994 (42  
4           U.S.C. 13925(a)(8))).

5           “(iii) Victims of—

6                   “(I) a major disaster declared to  
7                   exist by the President under section  
8                   401 of the Robert T. Stafford Dis-  
9                   aster Relief and Emergency Assist-  
10                  ance Act (42 U.S.C. 5170) or an  
11                  emergency declared to exist by the  
12                  President under section 501 of such  
13                  Act (42 U.S.C. 5191); or

14                   “(II) a situation similar to a  
15                   major disaster or emergency described  
16                   in subclause (I) declared to exist by  
17                   the Governor of a State.

18           “(iv) Formerly incarcerated individ-  
19           uals.

20           “(v) Individuals who are unemployed  
21           or underemployed.

22           “(B) Applications described in subsection  
23           (d).

24           “(4) CONTRACTS WITH NONPROFIT ENTI-  
25           TIES.—Subsection (f) shall continue to apply.

1           “(5) GRANDFATHERING OF EXISTING STATE-  
2           WIDE PROGRAMS.—Subsection (g) shall continue to  
3           apply, except that any reference in such subsection  
4           to the date of enactment of this Act or to  
5           \$1,000,000 shall be deemed to be a reference to the  
6           date of the enactment of the Stephanie Tubbs Jones  
7           Assets for Independence Reauthorization Act of  
8           2015 or to \$250,000, respectively.”.

9   **SEC. 6. DEMONSTRATION AUTHORITY; ANNUAL GRANTS.**

10          Section 406(a) is amended by inserting “(or, in the  
11          case of an application approved under section 405(h)(2),  
12          not later than 30 days after the date of the approval of  
13          such application)” after “the date of enactment of this  
14          title”.

15   **SEC. 7. RESERVE FUND.**

16          Section 407(c) is amended—

17                 (1) in paragraph (1)(D), by inserting “or orga-  
18                 nizations” after “organization”; and

19                 (2) by amending paragraph (3) to read as fol-  
20                 lows:

21                         “(3) LIMITATION ON USES.—

22                                 “(A) IN GENERAL.—Of the amount pro-  
23                                 vided to a qualified entity under section  
24                                 406(b)—



1           “(i) not more than 5.5 percent shall  
2           be used for the purpose described in sub-  
3           paragraph (A) of paragraph (1);

4           “(ii) not less than 80 percent shall be  
5           used for the purpose described in subpara-  
6           graph (B) of such paragraph; and

7           “(iii) not more than 14.5 percent shall  
8           be used for the purposes described in sub-  
9           paragraphs (C) and (D) of such para-  
10          graph.

11          “(B) JOINT ADMINISTRATION OF  
12          PROJECT.—If two or more qualified entities are  
13          jointly administering a demonstration project,  
14          no one such entity shall use more than its pro-  
15          portional share of the percentage indicated in  
16          subparagraph (A) of this paragraph for the  
17          purposes described in subparagraphs (A)  
18          through (D) of paragraph (1).”.

19 **SEC. 8. ELIGIBILITY FOR PARTICIPATION.**

20          Section 408 is amended—

21                 (1) in subsection (a)—

22                         (A) by amending paragraph (1) to read as  
23                         follows:

24                         “(1) INCOME TESTS.—The household meets ei-  
25                         ther of the following income tests:

1           “(A) ADJUSTED GROSS INCOME TEST.—

2           The adjusted gross income of the household for  
3           the last taxable year ending in or with the pre-  
4           ceding calendar year does not exceed the great-  
5           er of—

6                   “(i) 200 percent of the Federal pov-  
7                   erty line, as defined in section 673(2) of  
8                   the Community Services Block Grant Act  
9                   (42 U.S.C. 9902(2)), including any revi-  
10                  sion required by such section, for a family  
11                  composed of the number of persons in the  
12                  household at the end of such taxable year;  
13                  or

14                   “(ii) 80 percent of the median income  
15                   for the area for such taxable year, as de-  
16                   termined by the Secretary of Housing and  
17                   Urban Development for purposes of section  
18                   3(b)(2) of the United States Housing Act  
19                   of 1937 (42 U.S.C. 1437a(b)(2)), taking  
20                   into account any family-size adjustment by  
21                   the Secretary under such section that cor-  
22                   responds to the size of the household at  
23                   the end of such taxable year.

24           “(B) MODIFIED ADJUSTED GROSS INCOME  
25           TEST.—

1           “(i) IN GENERAL.—The modified ad-  
2           justed gross income of the household for  
3           the last taxable year ending in or with the  
4           preceding calendar year does not exceed  
5           the amount described in clause (ii) for the  
6           individual whose eligibility is being deter-  
7           mined under this section.

8           “(ii) AMOUNT DESCRIBED.—The  
9           amount described in this clause for an in-  
10          dividual is as follows:

11           “(I) MARRIED FILING JOINT-  
12          LY.—\$40,000 for an individual de-  
13          scribed in subsection (a)(1) of section  
14          1 of the Internal Revenue Code of  
15          1986.

16           “(II) SURVIVING SPOUSE.—  
17          \$40,000 for an individual described in  
18          subsection (a)(2) of such section.

19           “(III) HEAD OF HOUSEHOLD.—  
20          \$30,000 for an individual described in  
21          subsection (b) of such section.

22           “(IV) SINGLE OR MARRIED FIL-  
23          ING SEPARATELY.—\$20,000 for an in-  
24          dividual described in subsection (c) or  
25          (d) of such section.

1                   “(iii) ADJUSTMENT FOR INFLA-  
2 TION.—

3                   “(I) IN GENERAL.—In the case  
4 of a calendar year described in clause  
5 (i) that is after 2016, the dollar  
6 amounts in clause (ii) shall be the dol-  
7 lar amounts determined under this  
8 clause (or clause (ii)) for the previous  
9 year increased by the annual percent-  
10 age increase (if any) in the consumer  
11 price index (all items; U.S. city aver-  
12 age) as of September of the calendar  
13 year described in clause (i).

14                   “(II) ROUNDING.—Any dollar  
15 amount determined under subclause  
16 (I) that is not a multiple of \$100 shall  
17 be rounded to the next greatest mul-  
18 tiple of \$100.”; and

19                   (B) in paragraph (2), by adding at the end  
20 the following new subparagraph:

21                   “(D) ADJUSTMENT FOR INFLATION.—

22                   “(i) IN GENERAL.—In the case of a  
23 calendar year described in subparagraph  
24 (A) that is after 2016, the dollar amount  
25 in such subparagraph shall be the dollar

1 amount determined under this clause (or  
2 such subparagraph) for the previous year  
3 increased by the annual percentage in-  
4 crease (if any) in the consumer price index  
5 (all items; U.S. city average) as of Sep-  
6 tember of the calendar year described in  
7 such subparagraph.

8 “(ii) ROUNDING.—Any dollar amount  
9 determined under clause (i) that is not a  
10 multiple of \$100 shall be rounded to the  
11 next greatest multiple of \$100.”;

12 (2) by redesignating subsection (b) as sub-  
13 section (c);

14 (3) by inserting after subsection (a) the fol-  
15 lowing new subsection:

16 “(b) CALCULATING INCOME OF HOUSEHOLD.—

17 “(1) ADJUSTED GROSS INCOME.—For purposes  
18 of subsection (a)(1)(A), the adjusted gross income of  
19 a household for a taxable year is the sum of the ad-  
20 justed gross incomes of the individuals who are  
21 members of the household at the end of such year.

22 “(2) MODIFIED ADJUSTED GROSS INCOME.—  
23 For purposes of subsection (a)(1)(B), the modified  
24 adjusted gross income of a household for a taxable  
25 year is the sum of the modified adjusted gross in-

1 comes of the individuals who are members of the  
2 household at the end of such year.”; and

3 (4) in subsection (c), as redesignated by para-  
4 graph (2)—

5 (A) by striking “, including” and all that  
6 follows and inserting a period;

7 (B) by striking “The Secretary” and in-  
8 serting the following:

9 “(1) IN GENERAL.—The Secretary”; and

10 (C) by adding at the end the following new  
11 paragraphs:

12 “(2) INDIVIDUALS WHO MOVE BECAUSE OF  
13 MAJOR DISASTERS OR EMERGENCIES OR TO FIND  
14 EMPLOYMENT.—

15 “(A) IN GENERAL.—The regulations pro-  
16 mulgated under paragraph (1) shall establish  
17 procedures under which an individual described  
18 in subparagraph (B) may transfer from one  
19 demonstration project under this title to an-  
20 other demonstration project under this title  
21 that is being conducted in another community  
22 by a qualified entity that agrees to accept the  
23 individual into the project. Such regulations  
24 shall not permit such a transfer unless such  
25 qualified entity has sufficient amounts in its

1 Reserve Fund to make the deposits required by  
2 section 410 with respect to the individual.

3 “(B) INDIVIDUAL DESCRIBED.—An indi-  
4 vidual described in this subparagraph is an in-  
5 dividual participating in a demonstration  
6 project under this title who moves from the  
7 community in which the project is being con-  
8 ducted—

9 “(i) because of—

10 “(I) a major disaster declared to  
11 exist in such community by the Presi-  
12 dent under section 401 of the Robert  
13 T. Stafford Disaster Relief and Emer-  
14 gency Assistance Act (42 U.S.C.  
15 5170) or an emergency declared to  
16 exist in such community by the Presi-  
17 dent under section 501 of such Act  
18 (42 U.S.C. 5191);

19 “(II) a situation similar to a  
20 major disaster or emergency described  
21 in subclause (I) declared to exist in  
22 such community by the Governor of a  
23 State; or

24 “(III) a qualifying life event ex-  
25perienced by such individual; or

1 “(ii) in order to secure employment.

2 “(C) QUALIFYING LIFE EVENT DE-  
3 FINED.—For purposes of subparagraph  
4 (B)(i)(III), the term ‘qualifying life event’—

5 “(i) means an event determined by  
6 the Secretary to be similar to an event that  
7 would permit the individual to make an  
8 election change with respect to a cafeteria  
9 plan under section 125 of the Internal  
10 Revenue Code of 1986; and

11 “(ii) includes—

12 “(I) a change in the legal marital  
13 status of the individual;

14 “(II) a change in the number of  
15 dependents of the individual (as such  
16 term is used in section 404(8)(E)(ii));

17 “(III) the birth or death of a  
18 child of the individual;

19 “(IV) the adoption or placement  
20 for adoption of a child by the indi-  
21 vidual;

22 “(V) a change in the provider of  
23 daycare for a child of the individual,  
24 or a significant increase in the cost of  
25 such daycare; and



1                   “(VI) a change in employment  
2                   status of the individual, the individ-  
3                   ual’s spouse, or a dependent of the in-  
4                   dividual (as such term is used in sec-  
5                   tion 404(8)(E)(ii)).

6                   “(3) RELOCATION TO COMMUNITY WHERE NO  
7                   PROJECT IS AVAILABLE.—

8                   “(A) IN GENERAL.—An individual de-  
9                   scribed in subparagraph (B) shall be permitted  
10                  to withdraw funds from the individual develop-  
11                  ment account of the individual during the 1-  
12                  year period following the date such individual  
13                  moves to another community in the same man-  
14                  ner that an individual is permitted under sec-  
15                  tion 410(d)(2) to withdraw funds during the 1-  
16                  year period following the end of a demonstra-  
17                  tion project.

18                  “(B) INDIVIDUAL DESCRIBED.—An indi-  
19                  vidual described in this subparagraph is an in-  
20                  dividual who—

21                         “(i) moves to a community where no  
22                         demonstration project under this title is  
23                         being conducted; or

24                         “(ii) after moving to another commu-  
25                         nity and making such efforts as the Sec-

1           retary may require to transfer to another  
2           demonstration project under this title, is,  
3           for any reason other than a violation of the  
4           requirements of this title or regulations  
5           promulgated by the Secretary under this  
6           title, not accepted into another demonstra-  
7           tion project under this title.

8           “(C) FUNDS REMAINING IN IDA.—Any  
9           funds remaining in an individual development  
10          account after the end of the 1-year period de-  
11          scribed in subparagraph (A) shall be treated in  
12          the same manner as funds remaining in an in-  
13          dividual development account after the end of  
14          the 1-year period described in subsection  
15          (d)(2)(A) of section 410 are treated under sub-  
16          section (f) of such section.

17          “(4) RELOCATION BY OTHER INDIVIDUALS.—  
18          The regulations promulgated under paragraph (1)  
19          shall prohibit any individual who is unable to con-  
20          tinue participating in a demonstration project under  
21          this title for any reason, except for an individual de-  
22          scribed in paragraph (2)(B) or (3)(B), from being  
23          eligible to participate in any other demonstration  
24          project conducted under this title.”.

1 **SEC. 9. DEPOSITS BY QUALIFIED ENTITIES.**

2 Section 410 is amended—

3 (1) in subsection (a)(2), by inserting “2 times”  
4 after “an amount equal to”;

5 (2) in subsection (b), by striking “\$2,000” and  
6 inserting “\$5,000”;

7 (3) in subsection (c), by striking “\$4,000” and  
8 inserting “\$10,000”;

9 (4) in subsection (d)—

10 (A) by striking “The Secretary shall” and  
11 inserting the following:

12 “(1) IN GENERAL.—The Secretary shall”;

13 (B) in paragraph (1), as amended by sub-  
14 paragraph (A), by adding at the end the fol-  
15 lowing: “The Secretary may waive the applica-  
16 tion of the preceding sentence in the case of an  
17 individual who has participated in another dem-  
18 onstration project under this title (including  
19 successful completion after transferring from  
20 one project to another project as described in  
21 section 408(c)(2)) or an asset-building project  
22 similar to the demonstration projects conducted  
23 under this title.”; and

24 (C) by adding at the end the following new  
25 paragraph:

1           “(2) ACCESS FOR 1 YEAR AFTER END OF  
2 PROJECT.—

3           “(A) IN GENERAL.—The Secretary shall  
4 ensure that an eligible individual is able to  
5 withdraw funds from an individual development  
6 account of the individual during the 1-year pe-  
7 riod following the end of the demonstration  
8 project with respect to which deposits were  
9 made into such account (whether such project  
10 ends by reason of expiration of the authority  
11 under section 406(a) of the qualified entity to  
12 conduct the demonstration project, termination  
13 of such authority under section 413 without  
14 transfer to another qualified entity, or other-  
15 wise).

16           “(B) APPROVAL OF WITHDRAWALS.—Dur-  
17 ing the period described in subparagraph (A),  
18 an eligible individual may only make a with-  
19 drawal if the withdrawal is approved in writ-  
20 ing—

21           “(i) by a responsible official of the  
22 qualified entity; or

23           “(ii) by the Secretary, if the Secretary  
24 terminated the authority of the qualified  
25 entity to conduct the demonstration project

1 under section 413 or the Secretary deter-  
 2 mines that the qualified entity is otherwise  
 3 unable or unwilling to participate in the  
 4 approval process.”; and

5 (5) by adding at the end the following new sub-  
 6 section:

7 “(f) UNUSED FUNDS IN IDA.—If funds remain in  
 8 an individual development account after the end of the 1-  
 9 year period described in subsection (d)(2)(A), such funds  
 10 shall be disposed of as considered appropriate by the Sec-  
 11 retary or a nonprofit entity (as such term is used in sec-  
 12 tion 404(7)(A)(i)) designated by the Secretary.”.

13 **SEC. 10. REGULATIONS.**

14 Section 411 is amended—

15 (1) in the heading, by inserting “; **REGULA-**  
 16 **TIONS**” after “**PROJECTS**”;

17 (2) by striking “A qualified entity” and insert-  
 18 ing the following:

19 “(a) LOCAL CONTROL OVER DEMONSTRATION  
 20 PROJECTS.—A qualified entity”; and

21 (3) by adding at the end the following new sub-  
 22 section:

23 “(b) REGULATIONS.—Subject to subsection (a), not  
 24 later than 180 days after the date of the enactment of  
 25 the Stephanie Tubbs Jones Assets for Independence Reau-

1 thORIZATION Act of 2015, the Secretary shall promulgate  
2 such regulations as the Secretary considers necessary to  
3 implement this title. The Secretary may provide that any  
4 such regulation takes effect on the date of promulgation,  
5 but the Secretary shall accept and consider public com-  
6 ments for 60 days after such date.”.

7 **SEC. 11. ANNUAL PROGRESS REPORTS.**

8 (a) IN GENERAL.—Section 412(b) is amended by  
9 striking “subsection (a) to” and all that follows and in-  
10 serting “subsection (a) to the Secretary.”.

11 (b) EFFECTIVE DATE.—The amendment made by  
12 subsection (a) shall apply to reports submitted on or after  
13 the date of the enactment of this Act.

14 **SEC. 12. SANCTIONS.**

15 (a) IN GENERAL.—Section 413 is amended—

16 (1) by amending subsection (b)(5) to read as  
17 follows:

18 “(5) if, by the end of the 90-day period begin-  
19 ning on the date of the termination, the Secretary  
20 has not found a qualified entity (or entities) de-  
21 scribed in paragraph (3), shall—

22 “(A) make every effort to identify, without  
23 conducting a competition (unless the Secretary  
24 determines that conducting a competition would  
25 be feasible and appropriate), another qualified

1           entity (or entities), in the same or a different  
2           community, willing and able to conduct one or  
3           more demonstration projects under this title  
4           that may differ from the project being termi-  
5           nated;

6           “(B) in identifying a qualified entity (or  
7           entities) under subparagraph (A), give priority  
8           to qualified entities that—

9                   “(i) are participating in demonstra-  
10                   tion projects conducted under this title;

11                   “(ii) have waiting lists for participants  
12                   in such demonstration projects; and

13                   “(iii) can demonstrate the availability  
14                   of non-Federal funds described in section  
15                   405(c)(4), in addition to any such funds  
16                   committed to any demonstration projects  
17                   being conducted by the qualified entity at  
18                   the time the Secretary considers identi-  
19                   fying the entity under subparagraph (A),  
20                   to be committed to the demonstration  
21                   project (or projects) described in subpara-  
22                   graph (A) as matching contributions; and

23           “(C) if the Secretary identifies a qualified  
24           entity (or entities) under subparagraph (A)—

1                   “(i) transfer to the entity (or entities)  
2                   control over the Reserve Fund established  
3                   pursuant to section 407 with respect to the  
4                   project being terminated; and

5                   “(ii) authorize the entity (or entities)  
6                   to use such Reserve Fund to conduct a  
7                   demonstration project (or projects) in ac-  
8                   cordance with an application approved  
9                   under subsection (e) or (h)(2) of section  
10                  405 and the requirements of this title.”;  
11                  and

12                  (2) by adding at the end the following new sub-  
13                  section:

14                  “(c) FOCUS ON COMMUNITY OF TERMINATED  
15 PROJECT.—In identifying another qualified entity (or en-  
16 tities) under paragraph (3) or (5) of subsection (b), the  
17 Secretary shall, to the extent practicable, select a qualified  
18 entity (or entities) in the community served by the dem-  
19 onstration project being terminated.”.

20                  (b) EFFECTIVE DATE.—

21                   (1) IN GENERAL.—The amendment made by  
22                   subsection (a) shall apply to terminations occurring  
23                   on or after the date of the enactment of this Act.

24                   (2) DISCRETIONARY APPLICATION TO PREVIOUS  
25                   TERMINATIONS.—The Secretary of Health and



1 Human Services may apply such amendment to ter-  
2 minations occurring within the 1-year period ending  
3 on the day before the date of the enactment of this  
4 Act. In the case of such an application, any ref-  
5 erence in such amendment to the date of the termi-  
6 nation is deemed a reference to such date of enact-  
7 ment.

8 **SEC. 13. EVALUATIONS.**

9 Section 414 is amended—

10 (1) by amending subsection (a) to read as fol-  
11 lows:

12 “(a) IN GENERAL.—The Secretary may enter into  
13 one or more contracts with one or more independent re-  
14 search organizations to evaluate the demonstration  
15 projects conducted under this title, individually and as a  
16 group, including all qualified entities participating in and  
17 sources providing funds for the demonstration projects  
18 conducted under this title. Such contract or contracts may  
19 also provide for the evaluation of other asset-building pro-  
20 grams and policies targeted to low-income individuals.”;

21 (2) in subsection (b)—

22 (A) by striking paragraph (3);

23 (B) in paragraph (4), by striking “, and  
24 how such effects vary among different popu-  
25 lations or communities”;

1           (C) by striking paragraphs (5) and (6);  
2           and  
3           (D) by redesignating paragraphs (4) and  
4           (7) as paragraphs (3) and (4), respectively; and  
5           (3) in subsections (b) and (c), by inserting “(or  
6           organizations)” after “research organization” each  
7           place it appears.

8 **SEC. 14. COSTS OF TRAINING QUALIFIED ENTITIES.**

9           The Assets for Independence Act (42 U.S.C. 604  
10          note) is amended—

11           (1) by redesignating section 416 as section 417;

12           and

13           (2) by inserting after section 415 the following  
14          new section:

15 **“SEC. 416. COSTS OF TRAINING QUALIFIED ENTITIES.**

16          “If the Secretary determines that a qualified entity  
17          conducting a demonstration project under this title should  
18          receive training in order to conduct the project in accord-  
19          ance with an application approved under subsection (e) or  
20          (h)(2) of section 405 or the requirements of this title, or  
21          to otherwise successfully conduct the project, the Sec-  
22          retary may use funds appropriated under section 418 to  
23          cover the necessary costs of such training, including the  
24          costs of travel, accommodations, and meals.”.

1 **SEC. 15. WAIVER AUTHORITY.**

2 The Assets for Independence Act (42 U.S.C. 604  
3 note) is amended—

4 (1) by redesignating section 417, as redesignig-  
5 nated by section 14(1) of this Act, as section 418;  
6 and

7 (2) by inserting after section 416 the following  
8 new section:

9 **“SEC. 417. WAIVER AUTHORITY.**

10 “In order to carry out the purposes of this title, the  
11 Secretary may waive any requirement of this title—

12 “(1) relating to—

13 “(A) the definition of a qualified entity;

14 “(B) the approval of a qualified entity to  
15 conduct a demonstration project under this title  
16 or to receive a grant under this title;

17 “(C) eligibility criteria for individuals to  
18 participate in a demonstration project under  
19 this title;

20 “(D) amounts or limitations with respect  
21 to—

22 “(i) the matching by a qualified entity  
23 of amounts deposited by an eligible indi-  
24 vidual in the individual development ac-  
25 count of the individual;

1           “(ii) the amount of funds that may be  
2           granted to a qualified entity by the Sec-  
3           retary; or

4           “(iii) uses by a qualified entity of the  
5           funds granted to the qualified entity by the  
6           Secretary; or

7           “(E) the withdrawal of funds from an indi-  
8           vidual development account only for qualified  
9           expenses or as an emergency withdrawal; or

10          “(2) the waiver of which is necessary to—

11           “(A) permit the Secretary to enter into an  
12           agreement with the Commissioner of Social Se-  
13           curity;

14           “(B) allow individuals to be placed on a  
15           waiting list to participate in a demonstration  
16           project under this title; or

17           “(C) allow demonstration projects under  
18           this title to be targeted to populations described  
19           in section 405(h)(3)(A) and to successfully re-  
20           recruit individuals from such populations for par-  
21           ticipation.”.

22 **SEC. 16. AUTHORIZATION OF APPROPRIATIONS.**

23          Section 418, as redesignated by section 15(1) of this  
24 Act, is amended by inserting after “2003” the following:

1 “and \$75,000,000 for each of fiscal years 2016, 2017,  
2 2018, 2019, and 2020”.

3 **SEC. 17. CONFORMING AMENDMENTS.**

4 (a) IN GENERAL.—Section 414(e) is amended by  
5 striking “section 416” and inserting “section 418”.

6 (b) TABLE OF CONTENTS.—The table of contents in  
7 section 2 of the Community Opportunities, Accountability,  
8 and Training and Educational Services Act of 1998 (Pub-  
9 lic Law 105–285) is amended as follows:

10 (1) By striking the item relating to section 411  
11 and inserting the following new item:

“Sec. 411. Local control over demonstration projects; regulations.”.

12 (2) By striking the items relating to sections  
13 415 and 416 and inserting the following new items:

“Sec. 415. No reduction in benefits.

“Sec. 416. Costs of training qualified entities.

“Sec. 417. Waiver authority.

“Sec. 418. Authorization of appropriations.”.

14 **SEC. 18. GENERAL EFFECTIVE DATE.**

15 The amendments made by sections 4 through 9 of  
16 this Act shall apply to project years beginning on or after  
17 the date of the enactment of this Act.

○