

## HR 3705: Veterans Fair Debt Notice Act

## Background:

When the Veterans Benefits Administration (VBA) issues a debt notice to a veteran due to an overpayment of benefits or another situation in which the veteran has accrued a debt with VBA, there is no way to verify that the veteran has received VBA's debt notice in the mail. Furthermore, if VBA's system is not up-to-date with the veteran's contact information, a veteran may unknowingly default on their finances for failure to pay a debt they were unaware of in a timely manner.

H.R. 3705 would require VA to study how the department notifies veterans of overpayments. Such report would include an estimate of the costs of using certified mail to send debt notices and the steps VA can take to reduce the number of incorrect addresses in VA's databases. It would also instruct VA to work with veterans service organizations to develop new debt notices that use plain language to provide a clear explanation of why VA is alleging that the veteran owes such a debt.

## The Message:

- The Veterans Benefits Administration has a duty to ensure veterans receive debt notices in a timely manner.
- A veteran should not be put in financial peril for failure to rectify a debt that they didn't know existed.
- This bill would ensure that veterans receive and understand debt notices sent from VBA.