### GENERAL INFORMATION

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<td>Housing Counseling Federal Advisory Committee</td>
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<tr>
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<td>2021</td>
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<tr>
<td>Original Establishment Date</td>
<td>3/12/2014</td>
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<td>New Committee This FY</td>
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<td>Terminated This FY</td>
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<td>Agency Name</td>
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<td><a href="https://www.hudexchange.info/programs/housing-counseling/federal-advisory-committee/">https://www.hudexchange.info/programs/housing-counseling/federal-advisory-committee/</a></td>
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<td>Max Number of Members*</td>
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<tr>
<td>Designated Federal Officer Position Title*</td>
<td>Housing Program Specialist</td>
</tr>
<tr>
<td>Designated Federal Officer Prefix</td>
<td>Ms</td>
</tr>
<tr>
<td>Designated Federal Officer First Name*</td>
<td>Virginia</td>
</tr>
<tr>
<td>Designated Federal Officer Middle Name</td>
<td>F</td>
</tr>
<tr>
<td>Designated Federal Officer Last Name*</td>
<td>Holman</td>
</tr>
<tr>
<td>Designated Federal Officer Fax*</td>
<td><a href="mailto:Virginia.f.holman@hud.gov">Virginia.f.holman@hud.gov</a></td>
</tr>
<tr>
<td>Designated Federal Officer Phone*</td>
<td>(540) 894-7790</td>
</tr>
<tr>
<td>Designated Federal Officer Email*</td>
<td><a href="mailto:virginia.f.holman@hud.gov">virginia.f.holman@hud.gov</a></td>
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<td>Effective Date Of Authority*</td>
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<td>Exempt From EO 13875 Discretionary Cmte</td>
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RECOMMENDATION/JUSTIFICATIONS

Agency Recommendation* Continue
Legislation to Terminate Required No
Legislation Status Not Applicable

How does cmte accomplish its purpose?* The Dodd-Frank Act which established the Housing Counseling Federal Advisory Committee (HCFAC) says that the HCFAC will provide advice regarding the carrying out of the functions of the Director. The HCFAC Charter says that the purpose of the HCFAC is to provide advice regarding the carrying out of the functions of the Office of Housing Counseling. The HCFAC is to provide strategic planning and policy guidance to the Office of Housing Counseling to make housing counseling accessible, sustainable, and high quality. The HCFAC plans to accomplish its purpose through policy and programmatic recommendations to Deputy Assistant Secretary.

How is membership balanced?* The Committee shall be composed of not more than twelve (12) individuals, appointed by the Secretary. Membership of the committee shall equally represent the mortgage and real estate industry, including consumers and housing counseling agencies approved by the Secretary. HCFAC’s membership will be fairly balanced to include a broad representation of geographic areas within the U.S 42 USC, Section 3533(g) 2012

How frequent & relevant are cmte mtgs?* Estimated two in-person meetings and up to 2 telephonic meetings per fiscal year

Why advice can’t be obtained elsewhere?* Mandated by The Dodd-Frank Act (Expand and Preserve Homeownership through Counseling Act, Public Law 111-203, title XIV, § 1441, July 21, 2010, 124 Stat. 2163 (Act), 42 USC 3533(g)

Why close or partially close meetings? Not Applicable

Recommendation Remarks There were no meetings of the HCFAC during FY2021 as there was not a full complement of members. There were only only 2 active members, whose terms expired in May 2021. On June 29, 2020, HUD published a Federal Register Notice seeking nominations to fill six vacancies on the Committee. Applications were due on July 29, 2020. Appointment of the 6 new members and reappointment of 2 members was delayed due to the change in administration and competing departmental priorities. The Secretary approved the new appointments on September 14, 2021. At the same time, she approved the expansion of the HCFAC back to its original 12 members. There new members will be appointed in the 2nd quarter of FY2022. Meetings of the HCFAC will resume in FY2022

PERFORMANCE MEASURES

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<th>Outcome</th>
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The HCFAC did not meet in FY2020 or 2021. So the 12 recommendations made in FY2019 are still in place.

1. HUD should engage HCAs to work with Loan Originators on:
   a. Collecting consumer fees for counseling in the loan transaction.
   b. Providing credits to closing costs or LLPA for counseled borrowers.
2. HUD should consider the timing of appropriations and create ways to minimize financial stress to agencies on late grant awards.
3. Form Subcommittees as needed to conduct research and expedite work.
4. HUD should promote sustainability of housing counseling agencies. Research alternatives such as a dedicated fee (i.e., $50 at home closing) to go to a fund to distribute to HUD housing counseling agencies.
5. Marketing and awareness/public relations:
   a. Explore changing the name “housing counseling” and choose a name that makes folks feel good about asking for help.
   b. Expand the LISTSERVE to include all HCFAC members (done).
   c. Provide training on social media. Train HUD to better use Facebook, Snapchat and other social media tools.
6. Create continuing ed classes in housing counseling for loan originators and real estate agents.
7. Permit HUD to distribute funds from private funders. Create a pool that donors can contribute to that would supplement the appropriated funds.
8. Bake housing counseling into the mortgage process through incentives and ensure the counseling occurs early.
in the process (prior to contract of sale):
  a. Require or incentivize housing counseling on FHA loans.
  b. Review and revise all FHA requirements to embrace housing counseling (origination and loss mitigation).

9. Reverse Mortgage #1: Terms for nonborrowing spouse too onerous. Consider alternatives to evicting the nonborrowing spouse if borrower is in assisted living for more than a year. HUD underwrites for the younger borrower but that borrower can't benefit from it. Train HCs to help them understand NBS requirements.

10. Reverse Mortgage #2: HUD instructions on HECM default can be improved. 1/3 people in T&I default can be helped. HUD should improve directions to lenders, should allow catching up if more than $10,000 in default, should allow those over 80 to catch up. Require lenders to assist borrowers with workouts. Require lender referrals to HECM default agencies.

11. Reverse Mortgage #3: HECM borrowers need keys for cash program where default ends when keys are given. Now they must continue to pay until paperwork is processed. Make it simple.

12. Create a more standardized and streamlined approach to housing counseling across the board.

No As the HCFAC did not meet during FY2021, there are no current recommendations. The HCFAC will develop recommendations during FY2022 which will align with Office of Housing Counseling and Departmental priorities.

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**Narrative Description**

The mission of the Office of Housing Counseling (OHC) is to provide individuals and families with the knowledge they need to obtain, sustain, and improve their housing. OHC will accomplish this mission by supporting a strong national network of HUD-approved housing counseling agencies and counselors. The Committee is to provide advice regarding the carrying out of the functions of the Office of Housing Counseling.
COSTS

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Cost Remarks

even though there were no meetings during FY2021, staff work continued on the selection and appointment of the new members to the Committee. Also, per the contract requirements, the contractor was paid during FY2021. Because of COVID protocols, there was no travel in FY 2021. "Other costs" are the PAVR Contract obligation. Contractor support for various business and technical services, including organization ad execution of Federal Advisory Committee meetings

INTEREST AREAS
### Update Interest Areas

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<th>Category</th>
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### ANNUAL COMPREHENSIVE REVIEW

- **CMS Reviewed**: CMS Review At 1/12/2022 7:41 PM
- **Verified By CMO**: Verify CMO At 1/12/2022 10:34 AM
- **Verified By GFO**: Verify GFO At
- **Verified By DFO**: Verify DFO At
- **ACR Comments**

### SYSTEM INFORMATION

- **Created By**: SNA ADFick, 4/4/2014 10:30 AM
- **Owner**: SNA ADFick
- **Last Modified By**: Ann-Marie Gantner, 1/12/2022 7:41 PM

### Custom Links

- [Committee Level Reports](#)

### Members, Meetings & Advisory Reports

**CD-1717351**

- **Fiscal Year**: 2021
- **Type Committee Member**: Include In Annual Report Yes
  - Last Name: Yorkis
  - First Name: Paul
- **Meeting Start Date**
- **Report Date**
- **Last Modified By**: Virginia Holman, 1/12/2022 9:47 AM

**CD-1717354**

- **Fiscal Year**: 2021
- **Type Committee Member**: Include In Annual Report Yes
  - Last Name: Arvielo
  - First Name: Particia
- **Meeting Start Date**
- **Report Date**
- **Last Modified By**: Virginia Holman, 1/12/2022 9:48 AM

**CD-1971554**
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<td>Batiste</td>
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The renewal charter had minor edits suggested for Description of Duties which were made. Therefore, it meets 5 U.S.C. App. legal requirements, and CMS Best Practices Guidelines. MVWills 04/23/2018

April 11, 2018 sent to CMS for discussion. Sent back the to the DFO for edit/ justification. I will forward it to CMS and then OGC for final approval after receipt of the updated copy. Goal is to file by May 2, 2018.

The draft Public Law committee re-establishment charter required edits at Authority; To Whom the Committee Reports; the FTE and costs area; and other minor clarifications or edits. Once edits required by 5 U.S.C. App. 2 and GSA Best Practices Guidelines are incorporated, CMS concurrence will be noted. MVWills 03/22/2016

For review. Reestablishment of Housing Counseling committee.
The final charter received (04/2015) requires a few changes which need to be incorporated. 1. Needs FTE and Estimated Costs for one FY to be indicated. 2. Move information under Decision Maker to Agency or Official to Whom the Committee Reports. 3. Do not use Roman Numerals--please follow format in “Preparing Advisory Committee Charters.” An amended charter is recommended. Changes should be incorporated on renewal charter at minimum. Concurrence is only given with these notations and expectations communicated to HUD. MVWills 04/09/2015.

Committee Management Officer Remarks

CN-013892

Consult Type Renewal
Received Date
CMS Review/Concur Date
Charter Date 5/2/2020

Committee Management Secretariat Comment

Charter consultation/ review not performed...Consultation will be performed for the 5/2/2022 renewed charter.

Files

Housing Coun FACA 2020-2022 Charter
Last Modified 11/9/2020 12:36 PM
Created By Chris McLennon

2492_2016.05.05_Reestablishment Charter 050216 J2016-05-05-02-38-17).pdf
Last Modified 9/22/2018 12:16 PM
Created By SNA ADFick

46-07).docx
Last Modified 9/22/2018 12:05 PM
Created By SNA ADFick

2492_2018.05.04_HCFAC By-Law FY18 J2018-05-04-09-47-15).docx
Last Modified 9/22/2018 11:57 AM
Created By SNA ADFick

Data from Previous Years

COM-036990
Committee Name Housing Counseling Federal Advisory Committee
Fiscal Year 2020

COM-035816
Committee Name Housing Counseling Federal Advisory Committee
Fiscal Year 2019

COM-034142
Committee Name Housing Counseling Federal Advisory Committee
Fiscal Year 2018

COM-001943
Committee Name Housing Counseling Federal Advisory Committee
Fiscal Year 2017

COM-002550
Committee Name Housing Counseling Federal Advisory Committee
Fiscal Year 2016
Committee Name: Housing Counseling Federal Advisory Committee
Fiscal Year: 2015

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