

# Housing Counseling Federal Advisory Committee

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

**HUD - 2492 - Housing Counseling Federal Advisory Committee - Authorized by Law - ( Verify/Review**

## GENERAL INFORMATION

<b>Committee System ID</b>	COM-000747	<b>Agency Name</b>	Department of Housing and Urban Development
<b>Committee Name</b>	Housing Counseling Federal Advisory Committee	<b>Committee Number</b>	2492
<b>Fiscal Year</b>	2021	<b>Committee Status</b>	Chartered
<b>Original Establishment Date</b>	3/12/2014	<b>Committee URL</b>	<a href="https://www.hudexchange.info/programs/housing-counseling/federal-advisory-committee/">https://www.hudexchange.info/programs/housing-counseling/federal-advisory-committee/</a>
<b>Actual Termination Date</b>		<b>Presidential Appointments*</b>	No
<b>New Committee This FY</b>	No	<b>Max Number of Members*</b>	12
<b>Terminated This FY</b>	No	<b>Designated Fed Officer Position Title*</b>	Housing Program Specialist
<b>Current Charter Date</b>	5/2/2020	<b>Designated Federal Officer Prefix</b>	Ms
<b>Date Of Renewal Charter</b>	5/2/2022	<b>Designated Federal Officer First Name*</b>	Virginia
<b>Projected Termination Date</b>		<b>Designated Federal Officer Middle Name</b>	F
<b>Exempt From Renewal*</b>	No	<b>Designated Federal Officer Last Name*</b>	Holman
<b>Specific Termination Authority</b>		<b>Designated Federal Officer Suffix</b>	
<b>Establishment Authority*</b>	Authorized by Law	<b>Designated Federal Officer Phone*</b>	(540) 894-7790
<b>Specific Establishment Authority*</b>	The Dodd-Frank Act (Expand and Preserve Homeownership through Counseling Act, Public Law 111-203, ti	<b>Designated Federal Officer Fax*</b>	804-822-4991
<b>Effective Date Of Authority*</b>	7/21/2010	<b>Designated Federal Officer Email*</b>	<a href="mailto:virginia.f.holman@hud.gov">virginia.f.holman@hud.gov</a>
<b>Exempt From EO 13875 Discretionary Cmte</b>	Not Applicable	<b>Decision Maker Position Title</b>	DAS of Office of Housing Counseling
<b>Committee Type*</b>	Continuing	<b>Decision Maker Prefix</b>	Mr.
<b>Presidential*</b>	No	<b>Decision Maker First Name</b>	David
<b>Committee Function*</b>	Other Committee	<b>Decision Maker L Middle Name</b>	
		<b>Decision Maker Last Name</b>	Berenbaum
		<b>Decision Maker Suffix</b>	


 Housing

**Decision Maker Phone** (202) 402-2462

**Decision Maker Fax**

**Decision Maker Email** [david.l.berenbaum@hud.gov](mailto:david.l.berenbaum@hud.gov)

## RECOMMENDATION/JUSTIFICATIONS

<b>Agency Recommendation*</b>	Continue
<b>Legislation to Terminate Required</b>	No
<b>Legislation Status</b>	Not Applicable
<b>How does cmte accomplish its purpose?*</b>	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.
<b>How is membership balanced?*</b>	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
<b>How frequent &amp; relevant are cmte mtgs?*</b>	Estimated two in-person meetings and up to 2 telephonic meetings per fiscal year
<b>Why advice can't be obtained elsewhere?*</b>	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)
<b>Why close or partially close meetings?</b>	Not Applicable
<b>Recommendation Remarks</b>	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 origina112 members. There new members will be appointed in the 2nd quarter fo FY2022. Meetings of the HCFAC will resume in FY2022

## PERFORMANCE MEASURES

<b>Outcome No Improvement To Health Or Safety*</b>	<b>Action Reorganize Priorities*</b> Yes
<b>Outcome Trust In No Government</b>	<b>Action Reallocate Resources</b> Yes
<b>Outcome Major No Policy Changes</b>	<b>Action Issued New Regulations</b> No
<b>Outcome Advance In No Scientific Research</b>	<b>Action Proposed No Legislation</b> No
<b>Outcome Effective No Grant Making</b>	<b>Action Approved No Grants Or Other Payments</b> No
<b>Outcome Improved No Service Delivery</b>	<b>Action Other</b> No
<b>Outcome Increased No Customer</b>	<b>Action Comment</b>

<p><b>Satisfaction</b></p> <p><b>Outcome Implement No Laws/Reg Requirements</b></p>		<p><b>Grants Review* No</b></p>
<p><b>Outcome Other No</b></p>		<p><b>Number Of Grants 0 Reviewed</b></p>
<p><b>Outcome Comment</b></p>		<p><b>Number Of Grants 0 Recommended</b></p>
<p><b>Cost Savings* None</b></p>		<p><b>Dollar Value Of \$0.00 Grants Recommended</b></p>
<p><b>Cost Savings Comment</b></p>		<p><b>Grants Review The HCFAC has no role in Comment grant review or approvals.</b></p>
<p><b>Number Of 12 Recommendations*</b></p>		<p><b>Access Contact Yes Designated Fed. Officer*</b></p>
<p><b>Number Of Recommendations Comment</b></p>	<p>The HCFAC did not meet in FY2020. or 2021 So the 12 recommendations made in FY2019 are still in place.</p> <ol style="list-style-type: none"> <li>1. HUD should engage HCAs to work with Loan Originators on: <ol style="list-style-type: none"> <li>a. Collecting consumer fees for counseling in the loan transaction.</li> <li>b. Providing credits to closing costs or LLPA for counseled borrowers.</li> </ol> </li> <li>2. HUD should consider the timing of appropriations and create ways to minimize financial stress to agencies on late grant awards.</li> <li>3. Form Subcommittees as needed to conduct research and expedite work.</li> <li>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.</li> <li>5. Marketing and awareness/public relations: <ol style="list-style-type: none"> <li>a. Explore changing the name "housing counseling" and choose a name that makes folks feel good about asking for help.</li> <li>b. Expand the LISTSERVE to include all HCFAC members (done).</li> <li>c. Provide training on social media. Train HUD to better use Facebook, Snapchat and other social media tools.</li> </ol> </li> <li>6. Create continuing ed classes in housing counseling for loan originators and real estate agents.</li> <li>7. Permit HUD to distribute funds from private funders. Create a pool that donors can contribute to that would supplement the appropriated funds.</li> <li>8. Bake housing counseling into the mortgage process through incentives and ensure the counseling occurs early</li> </ol>	<p><b>Access Agency No Website</b></p>

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.

<b>% of Recs Fully Implemented*</b>	0.00%	<b>Access Committee Website</b>	Yes
<b>% of Recs Fully Implemented Comment</b>	Not Applicable	<b>Access GSA FACA Website</b>	Yes
<b>% of Recs Partially Implemented*</b>	0.00%	<b>Access Publications</b>	No
<b>% of Recs Partially Implemented Comment</b>	Not Applicable	<b>Access Other</b>	No
<b>Agency Feedback*</b>	Yes	<b>Access Comment</b>	Not Applicable
<b>Agency Feedback Comment*</b>	The HCFAC did not meet in FY2021., as there was not a full complement of members Information on the HCFAC is available at <a href="https://www.hud.gov/program_offices/housing/sfh/hcc">https://www.hud.gov/program_offices/housing/sfh/hcc</a> and <a href="https://www.hudexchange.info/programs/housing-counseling/federal-advisory-committee/">https://www.hudexchange.info/programs/housing-counseling/federal-advisory-committee/</a>		

**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

established pursuant to the authority of Section 4(g) of the HUD Act. To ensure input from stakeholders and other entities, the Committee will not be the sole source of advice to the Office of Housing Counseling.

**COSTS**

<b>Include Costs In Annual Report</b>	Yes		
<b>Payments to Non-Federal Members*</b>	\$0.00	<b>Est Payments to Non-Fed Members Next FY*</b>	\$0.00
<b>Payments to Federal Members*</b>	\$0.00	<b>Est. Payments to Fed Members Next FY*</b>	\$0.00
<b>Payments to Federal Staff*</b>	\$100,000.00	<b>Estimated Payments to Federal Staff*</b>	\$200,000.00
<b>Payments to Consultants*</b>	\$0.00	<b>Est. Payments to Consultants Next FY*</b>	\$0.00
<b>Travel Reimb. For Non-Federal Members*</b>	\$0.00	<b>Est Travel Reimb Non-Fed Members nextFY*</b>	\$0.00
<b>Travel Reimb. For Federal Members*</b>	\$0.00	<b>Est Travel Reimb For Fed Members*</b>	\$0.00
<b>Travel Reimb. For Federal Staff*</b>	\$0.00	<b>Est. Travel Reimb to Fed Staff Next FY*</b>	\$0.00
<b>Travel Reimb. For Consultants*</b>	\$0.00	<b>Est Travel Reimb to Consultants Next FY*</b>	\$0.00
<b>Other Costs</b>	\$469,772.31	<b>Est. Other Costs Next FY*</b>	\$522,763.28
<b>Total Costs</b>	\$569,772.31	<b>Est. Total Next FY*</b>	\$722,763.28
<b>Date Cost Last Modified</b>	11/30/2021 8:55 AM	<b>Est. Fed Staff Next FY*</b>	1.50
<b>Federal Staff Support (FTE)*</b>	1.50	<b>Est Cost Remarks</b>	Because of COVID protocols, no travel is anticipated in FY 2022. "Other costs" are the contract obligation to Ajanta., contractor support for various business and technical services, including organization ad execution of Federal Advisory Committee meetings
<b>Cost Remarks</b>	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

**Category**  
Housing and Urban

**Area**  
Housing and Urban Development

### ANNUAL COMPREHENSIVE REVIEW

**CMS Reviewed**

**CMS Review At** 1/12/2022 7:41 PM

**Verified By CMO** sr

**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

**Record Type** Committee

**Owner** SNA ADFick

**Last Modified By** Ann-Marie Gantner, 1/12/2022 7:41 PM

**Parent Committee**

### 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**

---

Fiscal Year **2021**

Type **Committee Member**

Include In Annual Report **Yes**

Last Name **Akinbowale**

First Name **Ibijoke**

Meeting Start Date

Report Date

Last Modified By **Virginia Holman, 12/28/2021 8:34 AM**

---

**CD-1971555**

Fiscal Year **2021**

Type **Committee Member**

Include In Annual Report **Yes**

Last Name **Batiste**

First Name **Lawrence**

Meeting Start Date

Report Date

Last Modified By **Virginia Holman, 12/28/2021 8:35 AM**

---

**CD-1971556**

Fiscal Year **2021**

Type **Committee Member**

Include In Annual Report **Yes**

Last Name **Dujanovich**

First Name **Carol**

Meeting Start Date

Report Date

Last Modified By **Virginia Holman, 12/28/2021 8:35 AM**

---

**CD-1971557**

Fiscal Year **2021**

Type **Committee Member**

Include In Annual Report **Yes**

Last Name **Lewis**

First Name **Marcia**

Meeting Start Date

Report Date

Last Modified By **Virginia Holman, 12/28/2021 8:36 AM**

---

**CD-1971558**

Fiscal Year **2021**

Type **Committee Member**

Include In Annual Report **Yes**

Last Name **Sevilla**

First Name **Bill**

Meeting Start Date

Report Date

Last Modified By **Virginia Holman, 12/28/2021 8:37 AM**

---

**CD-1971559**

Fiscal Year **2021**

Type **Committee Member**

Include In Annual Report **Yes**

Last Name **Walters**

First Name **Tony**  
Meeting Start Date  
Report Date  
Last Modified By **Virginia Holman, 12/28/2021 8:37 AM**

---

**CD-1981931**

Fiscal Year **2022**  
Type **Committee Meeting**  
Include In Annual Report **Yes**  
Last Name  
First Name  
Meeting Start Date **1/19/2022**  
Report Date  
Last Modified By **Virginia Holman, 1/12/2022 9:50 AM**

---

**CD-1981932**

Fiscal Year **2022**  
Type **Committee Meeting**  
Include In Annual Report **Yes**  
Last Name  
First Name  
Meeting Start Date **10/27/2021**  
Report Date  
Last Modified By **Virginia Holman, 1/12/2022 9:52 AM**

**Consultations**

**CN-006820**

---

Consult Type **Renewal**  
Received Date **4/11/2018**  
CMS Review/Concur Date **4/25/2018**  
Charter Date **5/2/2018**

**The renewal charter had minor edits suggested for Description of Duties which Committee Management Secretariat Comment 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/ Committee Management Officer Remarks 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.**

---

**CN-006819**

Consult Type Received **Re-establishment**  
Date CMS **3/21/2016**  
Review/Concur Date **4/27/2016**  
Charter Date **5/2/2016**

Committee Management Secretariat Comment **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**

Committee Management Officer Remarks **For review. Reestablishment of Housing Counseling committee.**

---

**CN-006818**

Consult Type **Establishment**  
Received Date **6/18/2013**  
CMS Review/Concur Date **4/9/2015**  
Charter Date **3/12/2014**



Committee Management Secretariat Comment **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

Committee Management Officer Remarks **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**

**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**

**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**

**2492\_2018.05.04\_HCFAC Fy18 Charter\_(2018-05-04-09-2492\_2014.04.04\_HUD HCFAC Charter\_(2014-04-04-02-07-51).pdf**

---

Last Modified **9/22/2018 11:57 AM**

Created By **SNA ADFick**

**COM-003847**

---

Committee Name **Housing Counseling Federal Advisory Committee**

Fiscal Year **2015**

### **Committee History**

**1/12/2022 10:34 AM**

---

User **Chris McLennon**

Connection

Action **Changed Verified By CMO from false to true.**

**1/11/2022 9:16 PM**

---

User **Chris McLennon**

Connection

Action **Changed Verified By CMO from true to false.**

**12/29/2021 4:45 PM**

---

User **Chris McLennon**

Connection

Action **Changed Verified By CMO from false to true.**

**12/28/2021 9:54 AM**

---

User **Virginia Holman**

Connection

Action **Changed Number Of Recommendations\* from 0 to 12.**

**12/27/2021 11:40 PM**

---

User **Chris McLennon**

Connection

Action **Changed Verified By CMO from true to false.**

**12/16/2021 1:43 PM**

---

User **Chris McLennon**

Connection

Action **Changed Verified By CMO from false to true.**

**11/30/2021 8:55 AM**

---

User **Virginia Holman**

Connection

Action **Changed Number Of Recommendations\* from 12 to 0.**

**11/19/2021 10:28 AM**

---

User **Virginia Holman**

Connection

Action **Changed Decision Maker Position Title from ADAS of Office of Housing Counseling to DAS of Office of Housing Counseling. Changed Decision Maker Last Name from Carmon to Berenbaum.**

**2/11/2021 2:20 PM**

---

User **Lorelei Kowalski**

Connection

Action **Changed Verified By CMO from true to false. Changed Fiscal Year from 2020 to 2021.**

**12/11/2020 3:53 PM**

---

User **Chris McLennon**

Connection

Action **Changed Verified By CMO** from false to true.

---

**12/11/2020 3:52 PM**

User **Chris McLennon**

Connection

Action **Changed Verified By CMO** from true to false.

---

**12/11/2020 3:49 PM**

User **Chris McLennon**

Connection

Action **Changed Verified By CMO** from false to true.

---

**12/11/2020 3:43 PM**

User **Chris McLennon**

Connection

Action **Changed Number Of Recommendations\*** from 11 to 12.

---

**12/9/2020 2:25 PM**

User **Chris McLennon**

Connection

Action **Changed Verified By CMO** from true to false.

---

**12/3/2020 12:03 PM**

User **Chris McLennon**

Connection

Action **Changed Verified By CMO** from false to true.

---

**11/13/2020 9:40 AM**

User **Virginia Holman**

Connection

Action **Changed Number Of Recommendations\*** from 12 to 11.

---

**9/9/2020 3:38 PM**

User **Lorelei Kowalski**

Connection

Action **Changed Verified By CMO** from true to false. **Changed Fiscal Year** from 2019 to 2020.

---

**9/4/2020 12:46 PM**

User **Chris McLennon**

Connection

Action **Changed Verified By CMO** from false to true.

---

**9/1/2020 3:19 PM**

User **Chris McLennon**

Connection

Action **Changed Verified By CMO** from true to false.