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Committee Detail

Note: An Annual Comprehensive Review, as required by §7 of the Federal Advisory Committee Act, is conducted each year on committee data entered for the previous fiscal year (referred to as the reporting year). The data for the reporting year is not considered verified until this review is complete and the data is moved to history for an agency/department. See the Data From Previous Years section at the bottom of this page for the committee's historical, verified data.

Details on agency responses to committee recommendations can be found under the Performance Measures section for each committee in the fields "Agency Feedback" and "Agency Feedback Comment."

HUD - 2492 - Housing Counseling Federal Advisory Committee - Authorized by Law

GENERAL INFORMATION

Committee Name	Housing Counseling Federal Advisory Committee	Agency Name	Department of Housing and Urban Development
Fiscal Year	2021	Committee Number	2492
Original Establishment Date	3/12/2014	Committee Status	Chartered
Actual Termination Date		Committee URL	https://www.hudexchange.info/programs/housing-c...
New Committee This FY	No	Presidential Appointments*	No
Terminated This FY	No	Max Number of Members*	8
Current Charter Date	5/2/2020	Designated Fed Officer Position Title*	Housing Specialist
Date Of Renewal Charter	5/2/2022	Designated Federal Officer Prefix	Ms
Projected Termination Date		Designated Federal Officer First Name*	Virginia
Exempt From Renewal*	No	Designated Federal Officer Middle Name	F
Specific Termination Authority		Designated Federal Officer Last Name*	Holman
Establishment Authority*	Authorized by Law	Designated Federal Officer Suffix	
Specific Establishment Authority*	The Dodd-Frank Act (Expand and Preserve Homeownership through Counseling Act, Public Law 111-203, ti	Designated Federal Officer Phone*	(540) 894-7790
Effective Date Of Authority*	7/21/2010	Designated Federal Officer Fax*	804-822-4991
Exempt From EO 13875 Discretionary Cmte	Not Applicable	Designated Federal Officer Email*	virginia.f.holman@hud.gov

Committee Type*	Continuing
Presidential*	No
Committee Function*	Other Committee

RECOMMENDATION/JUSTIFICATIONS

Agency Recommendation*	Continue
Legislation to Terminate Required	No
Legislation Status	Not Applicable
How does cmte accomplish its purpose?*	The Committee plans to accomplish its purpose through education programs and public service multimedia campaigns to promote Housing Counseling.
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 FY2020. This was due to the COVID-19 restrictions and the lack of a quorum. The lack of a quorum was due to the May 2020 expirations of the terms on 4 members. There was also one vacancy., Only 2 members still have active terms.

PERFORMANCE MEASURES

Outcome Improvement To Health Or Safety*	No	Action Reorganize Priorities*	Yes
Outcome Trust In Government	No	Action Reallocate Resources	Yes
Outcome Major Policy Changes	No	Action Issued New Regulations	No
Outcome Advance In Scientific Research	No	Action Proposed Legislation	No
Outcome Effective Grant Making	No	Action Approved Grants Or Other Payments	No
Outcome Improved Service Delivery	No	Action Other	No
Outcome Increased Customer Satisfaction	No	Action Comment	Committee actions increased priority for external policies, financial sustainability, and for awareness and visibility activities in the OHC 2019 Strategic Plan. (CMR).
Outcome Implement Laws/Reg Requirements	No	Grants Review*	No
Outcome Other	No	Number Of Grants Reviewed	0
Outcome Comment	consideration of the inclusion of housing counseling in the mortgage process.	Number Of Grants Recommended	0
Cost Savings*	None	Dollar Value Of Grants Recommended	\$0.00
Cost Savings Comment	there were no programmatic cost savings as the Committee did not consider financial issues.	Grants Review Comment	Pursuant to the HUD Act, the Committee shall have no role in reviewing or awarding

			of housing counseling grants and procurement
Number Of Recommendations*	12	Access Contact Designated Fed. Officer*	Yes
Number Of Recommendations Comment	<p>The HCFAC did not meet in FY2020. So the 12 recommendations made in FY2019 are still in place.</p> <ol style="list-style-type: none"> 1. HUD should engage HCAs to work with Loan Originators on: <ol style="list-style-type: none"> 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: <ol style="list-style-type: none"> 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): <ol style="list-style-type: none"> 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. 	Access Agency Website	No
% of Recs Fully Implemented*	0.00%	Access Committee Website	Yes
% of Recs Fully Implemented	100% of the Committee's recommendation are under consideration by the Office of Housing Counseling	Access GSA FACA Website	Yes

Comment		Access Publications	No
% of Recs Partially Implemented*	0.00%	Access Other	No
% of Recs Partially Implemented Comment	Not Applicable	Access Comment	Not Applicable
Agency Feedback*	Yes	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.
Agency Feedback Comment*	The HCFAC did not meet in FY2020. The Feedback made during the May 2019 meeting is still the most recent. The minutes from this meeting with the feedback can be found at https://files.hudexchange.info/resources/documents/HCFAC-Meeting-Minutes-5-22-19.pdf		

COSTS		
Payments to Non-Federal Members*		Est Payments to Non-Fed Members Next FY*
Payments to Federal Members*		Est. Payments to Fed Members Next FY*
Payments to Federal Staff*		Estimated Payments to Federal Staff*
Payments to Consultants*		Est. Payments to Consultants Next FY*
Travel Reimb. For Non-Federal Members*		Est Travel Reimb Non-Fed Members nextFY*
Travel Reimb. For Federal Members*		Est Travel Reimb For Fed Members*
Travel Reimb. For Federal Staff*		Est. Travel Reimb to Fed Staff Next FY*
Travel Reimb. For Consultants*		Est Travel Reimb to Consultants Next FY*
Other Costs		Est. Other Costs Next FY*
Total Costs	\$0.00	Est. Total Next FY* \$0.00
Date Cost Last Modified		Federal Staff Support (FTE)*
Est. Fed Staff Support Next FY*		Cost Remarks
Est Cost Remarks		

Interest Areas

Category Area
 Housing and Urban Housing and Urban Development

Custom Links

Committee Level Reports

MEMBERS, MEETINGS AND ADVISORY REPORTS

To View all the members, meetings and advisory reports for this committee please click [here](#)

CHARTERS AND RELATED DOCS

No Documents Found

DATA FROM PREVIOUS YEARS

Committee System ID	Committee Name	Fiscal Year
COM-036990	Housing Counseling Federal Advisory Committee	2020
COM-035816	Housing Counseling Federal Advisory Committee	2019
COM-034142	Housing Counseling Federal Advisory Committee	2018
COM-001943	Housing Counseling Federal Advisory Committee	2017
COM-002550	Housing Counseling Federal Advisory Committee	2016
COM-003847	Housing Counseling Federal Advisory Committee	2015

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