

# 2022 Current Fiscal Year Report: Housing Counseling Federal Advisory Committee

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<b>1. Department or Agency</b>	<b>2. Fiscal Year</b>
Department of Housing and Urban Development	2022
<b>3. Committee or Subcommittee</b>	<b>3b. GSA Committee No.</b>
Housing Counseling Federal Advisory Committee	2492

<b>4. Is this New During Fiscal Year?</b>	<b>5. Current Charter</b>	<b>6. Expected Renewal Date</b>	<b>7. Expected Term Date</b>
No	06/10/2022	06/10/2024	

<b>8a. Was Terminated During Fiscal Year?</b>	<b>8b. Specific Termination Authority</b>	<b>8c. Actual Term Date</b>
No		

<b>9. Agency Recommendation for Next Fiscal Year</b>	<b>10a. Legislation Req to Terminate?</b>	<b>10b. Legislation Pending?</b>
Continue	No	Not Applicable

**11. Establishment Authority** Authorized by Law

<b>12. Specific Establishment Authority</b>	<b>13. Effective Date</b>	<b>14. Committee Type</b>	<b>14c. Presidential?</b>
The Dodd-Frank Act (Expand and Preserve Homeownership through Counseling Act, Public Law 111-203, ti	07/21/2010	Continuing	No

**15. Description of Committee** Other Committee

**16a. Total Number of Reports** No Reports for this Fiscal Year

<b>17a. Open Meetings and Dates</b>	<b>17b. Closed</b>	<b>17c. Partially Closed</b>	<b>Other Activities</b>	<b>17d. Total</b>
4	0	0	0	4

Purpose	Start	End
public meeting for HCFAC to discuss housing counseling issues	01/19/2022	01/19/2022
public meeting to discuss housing counseling issues	05/25/2022	05/25/2022
public meeting to discuss housing counseling issues	08/08/2022	08/08/2022
a public meeting to discuss housing counseling issues.	09/27/2022	09/27/2022

**Number of Committee Meetings Listed: 4**

	Current FY	Next FY
<b>18a(1). Personnel</b>		
<b>Pmts to Non-Federal Members</b>	\$0.00	\$0.00
<b>18a(2). Personnel</b>		
<b>Pmts to Federal Members</b>	\$0.00	\$0.00
<b>18a(3). Personnel</b>		
<b>Pmts to Federal Staff</b>	\$200,000.00	\$225,000.00
<b>18a(4). Personnel</b>		
<b>Pmts to Non-Member Consultants</b>	\$0.00	\$0.00
<b>18b(1). Travel and Per Diem to Non-Federal Members</b>	\$0.00	\$0.00
<b>18b(2). Travel and Per Diem to Federal Members</b>	\$0.00	\$0.00
<b>18b(3). Travel and Per Diem to Federal Staff</b>	\$0.00	\$10,000.00
<b>18b(4). Travel and Per Diem to Non-member Consultants</b>	\$0.00	\$0.00
<b>18c. Other(rents,user charges, graphics, printing, mail, etc.)</b>	\$522,763.28	\$575,300.00
<b>18d. Total</b>	\$722,763.28	\$810,300.00
<b>19. Federal Staff Support Years (FTE)</b>	1.50	1.50

**20a. How does the Committee 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. .

**20b. How does the Committee balance its membership?**

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

**20c. How frequent and relevant are the Committee Meetings?**

Estimated 4 meetings per fiscal year, either virtual, in-person or hybrid meetings

**20d. Why can't the advice or information this committee provides 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)

**20e. Why is it necessary to close and/or partially closed committee meetings?**

Not Applicable

**21. Remarks**

As of January 2022, the Secretary appointed a full complement of 12 members of the HCFAC.. There 4 public virtual meetings during FY2022. A Committee Chair was not appointed for FY22.

**Designated Federal Officer**

Virginia F Holman Housing Program Specialist

Committee Members	Start	End	Occupation	Member Designation
Akinbowale, Ibijoke	09/14/2020	09/14/2023	housing counselor	Special Government Employee (SGE) Member
Arvielo, Particia	06/01/2018	09/14/2023	lender	Special Government Employee (SGE) Member
Batiste, Lawrence	09/14/2020	09/14/2023	real estate	Special Government Employee (SGE) Member
Del Rio, Gabe	01/14/2022	01/14/2025	consumer	Special Government Employee (SGE) Member
Del Rio, Gabe	01/14/2022	01/14/2025	consumer	Special Government Employee (SGE) Member
Dujanovich, Carol	09/14/2020	09/14/2023	mortrgage	Special Government Employee (SGE) Member
Garcia, David	01/14/2022	01/14/2025	mortrgage	Special Government Employee (SGE) Member
Lewis, Marcia	09/14/2020	09/14/2023	consumer	Special Government Employee (SGE) Member

Liou, Angie	01/14/2022	01/14/2022	real estate	Special Government Employee (SGE) Member
Sevilla, Bill	09/14/2020	09/14/2023	housing counselor	Special Government Employee (SGE) Member
Verrillo, Richard	01/14/2022	01/14/2025	housing counselor	Special Government Employee (SGE) Member
Walters, Tony	09/14/2020	09/14/2023	consumer	Special Government Employee (SGE) Member
Yorkis, Paul	06/01/2018	09/14/2023	relator	Special Government Employee (SGE) Member

**Number of Committee Members Listed: 13**

### **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.

### **What are the most significant program outcomes associated with this committee?**

Checked if  
Applies

- Improvements to health or safety
- Trust in government
- Major policy changes
- Advance in scientific research
- Effective grant making
- Improved service delivery

- Increased customer satisfaction
- Implementation of laws or regulatory requirements
- Other

**Outcome Comments**

**What are the cost savings associated with this committee?**

Checked if Applies

- None
- Unable to Determine
- Under \$100,000
- \$100,000 - \$500,000
- \$500,001 - \$1,000,000
- \$1,000,001 - \$5,000,000
- \$5,000,001 - \$10,000,000
- Over \$10,000,000
- Cost Savings Other

**Cost Savings Comments**

**What is the approximate Number of recommendations produced by this committee for the life of the committee?**

12

**Number of Recommendations Comments**

As of January 2022, there was a full 12 member HCFAC. The HCFAC has not yet made any recommendations to the OHC DAS. The FY22 meetings were focused on giving the members the information that they will need to make future recommendations. The previous recommendations from FY2019 remain 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 Number Of Recommendations Comment Access Agency No Website 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.

**What is the approximate Percentage of these recommendations that have been or will be Fully implemented by the agency?**

0%

**% of Recommendations Fully Implemented Comments**

Not Applicable

**What is the approximate Percentage of these recommendations that have been or will be Partially implemented by the agency?**

0%

**% of Recommendations Partially Implemented Comments**

Not Applicable

**Does the agency provide the committee with feedback regarding actions taken to implement recommendations or advice offered?**

Yes  No  Not Applicable

**Agency Feedback Comments**

As of January 2022, there was a full 12 member HCFAC. ThFY2022. Information on the HCFAC is available at [https://www.hud.gov/program\\_offices/housing/sfh/hcc](https://www.hud.gov/program_offices/housing/sfh/hcc) and <https://www.hudexchange.info/programs/housing-counseling/federal-advisory-committee/>

**What other actions has the agency taken as a result of the committee's advice or recommendation?**

Checked if Applies

Reorganized Priorities	<input checked="" type="checkbox"/>
Reallocated resources	<input checked="" type="checkbox"/>
Issued new regulation	<input type="checkbox"/>
Proposed legislation	<input type="checkbox"/>
Approved grants or other payments	<input type="checkbox"/>
Other	<input type="checkbox"/>

**Action Comments**

**Is the Committee engaged in the review of applications for grants?**

No

**Grant Review Comments**

The HCFAC has no role in grant review or approvals.

**How is access provided to the information for the Committee's documentation?**

Checked if Applies

Contact DFO	<input checked="" type="checkbox"/>
Online Agency Web Site	<input checked="" type="checkbox"/>
Online Committee Web Site	<input checked="" type="checkbox"/>
Online GSA FACA Web Site	<input checked="" type="checkbox"/>
Publications	<input type="checkbox"/>
Other	<input type="checkbox"/>



**Access Comments**

Not Applicable