

2025 Current Fiscal Year Report: Housing Counseling Federal Advisory Committee

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1. Department or Agency

Department of Housing and Urban
Development

2. Fiscal Year

2025

3. Committee or Subcommittee

Housing Counseling Federal Advisory
Committee

3b. GSA

Committee No.

2492

4. Is this New During Fiscal Year?

5. Current Charter	6. Expected Renewal Date	7. Expected Term Date
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No 06/10/2024 06/10/2026

8a. Was Terminated During Fiscal Year?

No

8b. Specific Termination Authority

8c. Actual Term Date

9. Agency Recommendation for Next Fiscal Year

Continue

10a. Legislation Req to Terminate?

No

10b. Legislation Pending?

Not Applicable

11. Establishment Authority

Authorized by Law

12. Specific Establishment Authority

The Dodd-Frank Act (Expand
and Preserve

Homeownership through
Counseling Act, Public Law
111–203, ti

13. Effective Date

07/21/2010 Continuing

14. Committee Type

14c. Presidential?

No

15. Description of Committee

Other Committee

16a. Total Number of Reports

No Reports for
this Fiscal Year

17a. Open

0 17b. Closed0 17c. Partially Closed0 Other Activities0 17d. Total0

Meetings and Dates

No Meetings

	Current FY	Next FY
18a(1). Personnel Pmts to Non-Federal Members	\$0.00	\$0.00
18a(2). Personnel Pmts to Federal Members	\$0.00	\$0.00
18a(3). Personnel Pmts to Federal Staff	\$0.00	\$0.00
18a(4). Personnel Pmts to Non-Member Consultants	\$0.00	\$0.00
18b(1). Travel and Per Diem to Non-Federal Members	\$0.00	\$0.00
18b(2). Travel and Per Diem to Federal Members	\$0.00	\$0.00
18b(3). Travel and Per Diem to Federal Staff	\$0.00	\$0.00
18b(4). Travel and Per Diem to Non-member Consultants	\$0.00	\$0.00
18c. Administrative Costs (FRNs, contractor support, In-person/hybrid/virtual meetings)	\$0.00	\$0.00
18d. Other (all other funds not captured by any other cost category)	\$0.00	\$0.00
18e. Total Costs	\$0.00	\$0.00
19. Federal Staff Support Years (FTE)	0.00	0.00

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 to the HCFAC. There were 2 public virtual meetings and 2 in-person meetings during FY2024. The Committee chair for FY2024 was the DAS of Housing Counseling ,as specified in Committee By-laws. GSA Comment: The agency did not complete the FY24 ACR for this committee.

Designated Federal Officer

Virginia F Holman Housing Program Technical Specialist

Committee Members	Start	End	Occupation	Member Designation
Del Rio, Gabe	01/14/2022	01/14/2025	consumer	Special Government Employee (SGE) Member
Eckles, Sherri	06/24/2023	06/24/2026	Mortgage	Special Government Employee (SGE) Member
Garcia, Daniel	01/14/2022	01/14/2025	mortrgage	Special Government Employee (SGE) Member
Liou, Angie	01/14/2022	01/14/2025	consumer	Special Government Employee (SGE) Member
Verrillo, Richard	01/14/2022	01/14/2025	housing counselor	Special Government Employee (SGE) Member

Number of Committee Members Listed: 5

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 | <input type="checkbox"/> |
| Trust in government | <input type="checkbox"/> |
| Major policy changes | <input type="checkbox"/> |
| Advance in scientific research | <input type="checkbox"/> |
| Effective grant making | <input type="checkbox"/> |
| Improved service delivery | <input type="checkbox"/> |
| Increased customer satisfaction | <input type="checkbox"/> |
| Implementation of laws or regulatory requirements | <input type="checkbox"/> |
| Other | <input type="checkbox"/> |

Outcome Comments

What are the cost savings associated with this committee?

Checked if Applies

- | | |
|----------------------------|-------------------------------------|
| None | <input checked="" type="checkbox"/> |
| Unable to Determine | <input type="checkbox"/> |
| Under \$100,000 | <input type="checkbox"/> |
| \$100,000 - \$500,000 | <input type="checkbox"/> |
| \$500,001 - \$1,000,000 | <input type="checkbox"/> |
| \$1,000,001 - \$5,000,000 | <input type="checkbox"/> |
| \$5,000,001 - \$10,000,000 | <input type="checkbox"/> |
| Over \$10,000,000 | <input type="checkbox"/> |
| Cost Savings Other | <input type="checkbox"/> |

Cost Savings Comments

What is the approximate Number of recommendations produced by this committee

Number of Recommendations Comments

In FY2024, there was a full 12 member HCFAC. The FY2024 meetings were focused on giving the members the information that they will need to make future recommendations. During FY2024, a subcommittee studied the impact of the Nation I Association of Realtors settlement on real estate commissions. Their report, approved by the Committee, made the following recommendations. 1. The HCFAC recommends that the Office of Housing Counseling encourage stakeholder engagement and collaboration including organizations such as: National Housing Resource Center, the National Association of REALTORS® National Association of Real Estate Brokers, the National Association of Hispanic Real Estate Professionals, the Asian Real Estate Association of America, National Mortgage Bankers Association, the Coalition of HUD Intermediaries, Band others. 2. The HCFAC recommends that the Office of Housing Counseling create an online resource center on the HUD Exchange where all best practices, guidance documents, FAQs, and additional resources can be accessed by housing counselors and consumers. 3. The HCFAC recommends that the Office of Housing Counseling develop training, meetings and/or webinars to ensure that HUD Certified Housing Counselors are fluent in the new standards. 4. The HCFAC recommends that the Office of Housing Counseling incorporate the new standards into the pending update to the housing counseling best practices. 5. The HCFAC recommends that the Office of Housing Counseling engage with stakeholders to regularly update its industry and educational initiatives. 6. The HCFAC recommends that the Office of Housing Counseling collaborate with HUD's Office of Fair Housing and Equal Opportunity to ensure that every consumer can purchase the home of their choice in a marketplace free of discrimination. 7. The HCFAC recommends that the Office of Housing Counseling consider the creation of an education and outreach campaign for housing counselors to educate consumers in conjunction with industry trade associations. 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 A. The HCFAC will develop recommendations during FY2023 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

During FY2024, there was a full 12 member HCFAC. The FY2024 information on the HCFAC is available at

https://www.hud.gov/program_offices/housing/sfh/hcc/housing_counseling_federal_advisory_c
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