



Information on the Housing Counseling Federal Advisory Committee and Application for Membership

The U.S. Department of Housing and Urban Development (HUD) has supported a network of independent housing counseling agencies since 1968. The purpose of housing counseling is to assist homeowners and renters to improve their housing conditions and meet the responsibilities of tenancy or homeownership. Recent research shows a compelling relationship between housing counseling and positive outcomes for families such as more savings, less debt, improved credit scores, and fewer mortgage defaults and foreclosures.

HUD's Housing Counseling Program supports a wide variety of services to homebuyers, homeowners, renters and those at risk of homelessness. The primary objective of the program is to educate families and individuals in order to help them make smart decisions to improve their housing situation. Counselors help borrowers understand the terms of their lease or mortgage; create a family budget and savings plan; recognize fraud and scams; understand their rights under fair housing and fair lending laws; and obtain resources such as eviction prevention assistance or downpayment assistance.

In 2010, recognizing the important role HUD's housing counseling program could play for those affected by the Great Recession, Congress established the Office of Housing Counseling at HUD and mandated the Secretary to appoint an advisory committee to provide advice to the Deputy Assistant Secretary regarding the carrying out the functions of the Office of Housing Counseling.

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 accomplishes this mission by supporting a strong network of approximately 2,200 HUD-approved housing counseling agencies and counselors. Last year, HUD housing counselors assisted over 1.3 million families to overcome barriers and achieve their housing goals. OHC will benefit from the experience and perspective of housing industry experts, housing counseling agencies and consumers. The HCFAC will provide a forum for those involved in housing counseling to offer advice directly to the Deputy Assistant Secretary for the Office of Housing Counseling on a regular basis. The Housing Counseling Federal Advisory Committee (HCFAC), however, will have no role in reviewing or awarding of housing counseling grants and procurement. To ensure input from stakeholders and other entities the HCFAC will not be the sole source of advice to the Office of Housing Counseling.

The HCFAC shall consist of no more than twelve (12) individuals. The membership will equally represent the mortgage and real estate industry, including consumers and housing counseling agencies approved by the Secretary. The members first appointed to the Committee shall be designated by the Secretary to serve terms as follows: 4 shall be appointed for a term of 1 year, 4 shall be appointed for a term of 2 years and 4 shall be appointed for a term of three years, but if less than 12 individuals are initially appointed then terms shall be assigned in a manner as to achieve the greatest possible equality of member rotation. Thereafter, each member of the Committee shall be appointed for a term of 3 years. Members may be reappointed at the discretion of the Secretary.



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Nominations may be made by agency officials, members of Congress, the general public, professional organizations, and the nominee.

Selection of members is based on candidates' qualifications to contribute to the accomplishment of HCFAC's objectives. HCFAC membership will be balanced to include a broad representation of geographic areas within the U.S., with equitable representation of gender, ethnic and racial minorities, and persons with disabilities. Nominees must be U.S. citizens, and cannot be full-time employees of the U.S. Government. No person who is a federally-registered lobbyist may serve on the HCFAC. Membership on the Committee is personal to the appointee.

The role of Federal advisory committees is limited by statute and regulation. Within those limits, potential outcomes of the Housing Counseling Federal Advisory Committee may result in:

- Identification of opportunities to expand visibility for and access to HUD housing counseling programs
- Development of innovative public and private housing counseling programs
- Identification of current and emerging needs for housing counseling
- Development of metrics to ensure that the HUD program results in quality housing counseling delivery and a healthy housing counseling industry

The estimated number of meetings anticipated within a fiscal year is two and at other intervals as needed to render advice to the Office of Housing Counseling. The first meeting is expected to take place in September 2015. The meetings will be held in person, voice, or electronically. The meetings are open to the public unless prior notice has been provided for a closed meeting. Regular attendance is essential to the effective operation of the HCFAC.

Members of the Committee shall serve without pay but shall receive travel expenses including per diem in lieu of subsistence as authorized by 5 U.S.C. § 5703.

Members of the Committee shall be screened by HUD prior to appointment. The screening will be done in order to identify applicants most likely to meet the objectives of the HCFAC and to assure the Department that no conflict of interest relationships exists. Committee members may not have any outstanding unpaid government loans, sanctions, foreclosures, inappropriate transfers of real property, business relationships, etc. Any information related to the screening will be kept confidential. Selected members, as Special Government Employees, will be required to complete a Confidential Financial Disclosure Report.

The attached application form and supporting documentation must be submitted to: Marjorie George, Senior Housing Program Officer, Office of Housing Counseling, Office of Outreach and Capacity Building, U.S. Department of HUD, 200 Jefferson Avenue, Suite 300, Memphis, TN 38103 or marjorie.a.george@hud.gov no later than May 14, 2015. If submitting the applications by email, please put "HCFAC Application" in the subject line.

For more information on the Office of Housing Counseling visit www.hud.gov/housingcounseling.