

## **Request for Non-Material Change to an Existing Approved Information Collection (OMB Control No. 3170-0025)**

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### **Introduction**

This non-material change request is to provide additional detail to an existing approved Information Collection Request (ICR), OMB# 3170-0025. This change request does not change burdens described in OMB# 3170-0025. The changes described in this request are non-substantive because OMB has already approved them in the rule-related ICR package under OMB Control No. 3170-0025.

### **Background**

In January 2013, pursuant to the Dodd-Frank Act, Public Law 111-203, 124 Stat. 1375 (2010), the Bureau issued the High-Cost Mortgage and Homeownership Counseling Amendments to the Truth in Lending Act (Regulation Z) and Homeownership Counseling Amendments to the Real Estate Settlement Procedures Act (Regulation X) Final Rule (2013 HOEPA Final Rule). The 2013 HOEPA Final Rule implemented numerous Dodd-Frank Act requirements. Section 1450 of the Dodd-Frank Act amended section 5(c) of the Real Estate Settlement Procedures Act (RESPA) to require lenders to provide federally related mortgage loan applicants with a “reasonably complete or updated list of homeownership counselors who are certified pursuant to section 106(e) of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701x(e)) and located in the area of the lender.” The 2013 HOEPA Final Rule implements this section 1450 amendment in Regulation X § 1024.20(a). Section 1024.20(a)(1) requires lenders to provide the loan applicant with a written list of homeownership counseling organizations that provide relevant services in the loan applicant’s location. In the 2013 Final HOEPA Rule, the Bureau specified two compliance methods for obtaining this list: 1) using a tool developed and maintained by the Bureau on its website, and 2) using data made available by the Bureau or HUD, provided that the data is used in accordance with instructions provided with the data. This non-material, non-substantive request describes the details of this tool referenced in the first compliance pathway.

The Bureau committed to creating a website in both the 2013 Final HOEPA Rule, and the HOEPA Regulation X Information Collection Request Supporting Statement (HOEPA Supporting Statement). The website, following discussion in the 2013 HOEPA Final Rule, and HOEPA Supporting Statement, will allow lenders to generate lists for the purpose of complying with § 1024.20(a)(1) requirements. Pursuant to the Dodd-Frank Act, lists must contain homeownership counseling agencies approved by the Department of Housing and Urban Development (HUD). RESPA and § 1024.20(a)(1) refer to counseling entities as Homeownership Counseling Organizations. HUD refers to them as HUD-Approved Housing Counseling Agencies. Homeownership Counseling Organizations as referred to in § 1024.20(a)(1) and the website are considered HUD-Approved Housing Counseling Agencies.

## **Description of Change**

The tool will be located on the Bureau's website at [www.consumerfinance.gov/find-a-housing-counselor/](http://www.consumerfinance.gov/find-a-housing-counselor/). As discussed in § 1024.20(a)(1), the tool will rely on a free and publicly available application programming interface (API) containing data on HUD-approved housing counseling agencies (HUD API). The tool will generate results based on an inputted five-digit zip code. After users input a five-digit zip code, the ten closest HUD-approved housing counseling agencies to the centroid of that zip code, and their respective contact information will display on the screen. Finally, it will allow users to print custom generated lists or to save them as a Portable Document Format (.pdf). This website creates no additional burden, as burden calculations were included in the Bureau's HOEPA Supporting Statement.

Search by ZIP code:

**FIND A COUNSELOR**

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This tool is powered by HUDs official list of housing counselors. [Learn more about how it works.](#)



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According to the Paperwork Reduction Act of 1995, an agency may not conduct or sponsor, and a person is not required to respond to a collection of information unless it displays a valid OMB control number. The OMB control number for this collection is 3170-0025. It expires on 04/30/2016. Using this tool to generate a list of HUD-Approved Housing Counseling Agencies is voluntary however, if you are an entity subject to 12 CFR § 1024 (78 FR 6856 (Jan. 31, 2013)), you are required to provide this list as specified in the regulation. Comments regarding this collection of information, including suggestions for improving the usefulness of the information, or suggestions for reducing the burden to respond to this collection should be submitted to Bureau at the Consumer Financial Protection Bureau (Attention: PRA Office), 1700 G Street NW, Washington, DC 20552, or by email to [PRA@cfpb.gov](mailto:PRA@cfpb.gov).

The Bureau’s tool, located on the Bureau’s website, [www.consumerfinance.gov/find-a-housing-counselor](http://www.consumerfinance.gov/find-a-housing-counselor) The PRA statement is linked at the bottom of the page, and users can click to view the entire statement.