

**PAPERWORK REDUCTION ACT
CHANGE WORKSHEET**

Agency/Subagency: Office of Housing Counseling U.S. Department of Housing and Urban Development Office of Housing, Office of Housing Counseling	OMB Control Numbers: 2502-0261, 2502-0059, and 2502-0005
<i>Enter only items that change</i> Current record	
Homeowner's Guide to Success (pamphlet to be posted to hud.gov)	New record
Annual reporting and recordkeeping hour burden	
Number of respondents	
Total annual responses	
Percent of these responses collected electronically	
Total annual hours	
Difference	
Explanation of difference	
Program change	
Adjustment	
Annual reporting and recordkeeping cost burden (in thousands of dollars)	
Total annualized Capital/Startup costs	
Total annual costs (O&M)	
Total annualized cost requested	
Difference	
Explanation of difference	
Program change	
Adjustment	

Other changes/comments: Several members of the Joint Federal Housing Agencies Working Group collaborated to create the Homeowner’s Guide to Success in response to the end of the Making Home Affordable HAMP program. The Joint Working Group authorized a Borrowers Engagement Subgroup consisting of public agencies, private lenders, GSEs, and counseling agencies to fill a critical information gap after the sunset of MHA. The guide is a resource that provides delinquent borrowers with information on various options available to address mortgage delinquency and foreclosure prevention. It educates the borrower on how and where to find free and trustworthy help, and what to expect when working with a housing counselor or a mortgage servicer. The guide has scenarios of possible individual circumstances and describes what types of mortgage assistance options may be available. The guide is a universal document that addresses some of the most frequently asked questions that delinquent borrowers have and some of the most confusing topics for borrowers when dealing with foreclosure prevention. The CFPB, FHFA, USDA, HUD and VA have committed to co-brand the guide and agreed to publish it on their websites once each agency approves it for publication.

Information about the publication will be disseminated via the Office of Housing Counseling ListServ and HUD Press Releases once it has been posted on hud.gov website. There is no mandate or policy requirement for any industry group to use or disseminate information about the handbook. Use of this resource is strictly voluntary. The resource guide, will give options to borrowers needing mortgage assistance, thus helping them to sustain their housing and protecting them from scams and frauds. The document will be a reader friendly tool, attracting especially the “no contact” borrowers that often avoid contacting the mortgagee (servicer) when faced with default. It will encourage borrowers to act promptly and seek immediate help from a HUD-approved housing counseling agency and open the lines of communications with their servicers to receive assistance. The guide will also fill a gap by providing reliable information from trusted government agencies.

This resource does not specifically request the public to submit any documents thus poses no reporting burden. With that said, HUD realizes that the guidance provided in the pamphlet has the potential for information exchange albeit between a borrower and a mortgagee and/or housing counseling agency. HUD requests that this pamphlet be added to the following OMB collections which apply: OMB Control Numbers: 2502-0261, “The Housing Counseling Program”, 2502-0059, “Important Notice to Homebuyers”, and 2502-0005, “FHA Lender Approval, Annual Renewal, Periodic Updates and Required Reports from FHA Approved Lenders”. HUD will add the standard OMB “boilerplate language to the pamphlet.

Signature of Senior OMB Official or designee:	Date:	<p style="text-align: center;">For OIRA Use</p> <p style="text-align: center;">_____</p> <p style="text-align: center;">_____</p>
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**This form cannot be used to extend an expiration date.