

HAMP & Other Loan Modification Programs Archive

HAMP Supplemental Directives

- Testimony of Alys Cohen before the Senate Banking Committee re: Helping Homeowners Harmed by Foreclosures: Ensuring Accountability and Transparency in Foreclosure Reviews and Press Release, Dec. 13, 2011; Response to Questions for the Record from the Senate, January 10, 2012; related press statement, January 7, 2013
- Testimony of Diane Thompson Before the Senate Subcommittee on Housing, Transportation, and Community Development re: The Need for National Mortgage Servicing Standards, May 12, 2011
Ms. Thompson's answers to questions posed by Senator Menendez, May 12, 2011
- Testimony of John Rao re: Foreclosure Mediation Programs: Can Bankruptcy Courts Limit Homeowner and Investor Losses?, Feb. 2011
- Answers for the Record before the Senate Committee on Banking, Housing, & Urban Affairs regarding Problems in Mortgage Servicing From Modification to Foreclosure, November 2010 hearing
- Testimony of Diane Thompson before the Senate Committee on Banking, Housing, & Urban Affairs regarding Problems in Mortgage Servicing From Modification to Foreclosure, November 2010
- Testimony of John Rao before Senate Judiciary Subcommittee: Mortgage Modifications During the Foreclosure Crisis: Is There a Role for Bankruptcy Courts?, August 2009
- Testimony before the Senate Subcommittee on Administrative Oversight and the Courts of the Committee on the Judiciary: The Worsening Foreclosure Crisis: Is It Time to Reconsider Bankruptcy Reform?, July 2009
- Testimony of Diane Thompson before the Senate Committee on Banking, Housing, & Urban Affairs: Preserving Homeownership: Progress Needed to Prevent Foreclosures, July 2009
- Testimony of Margot Saunders on Mortgage Lending Reform: A Comprehensive Review of the Current Mortgage System, March 11, 2009
- Testimony of Tara Twomey before the House of Representatives Committee on Financial Services on the Implementation of the HOPE for Homeowners Program and a Review of Foreclosure Mitigation Efforts, September 2008
- Testimony before the US House of Representatives Subcommittee on Housing and Community Opportunity Regarding H.R. 5679, the Foreclosure Prevention and Sound Mortgage Servicing Act of 2008, April 16, 2008

Reports

Congressional Oversight Panel

- December Oversight Report: What Has the Troubled Asset Relief Program Achieved?, December 9, 2009
- October Oversight Report: An Assessment of Foreclosure Mitigation Efforts After Six Months, October 9, 2009
- March Oversight Report: Foreclosure Crisis: Working Toward a Solution, March 6, 2009

HAMP Policy Analysis

Analysis & Recommendation

- Homeowners Need Mandatory Loan Modifications and Expanded Access to Mediation; Current Programs Fall Short, September 2009
- NCLC's Home Affordable Modification Program Recommendations, July 2009
- NCLC's Home Affordable Modification Program Recommendations, March 2009

Policy Briefs, Reports, & Press Releases

- HAMP Changes Urgently Needed, September 2010
- Press Release: Why Servicers Foreclose, When They Should Modify, and Other Puzzles of Servicer Behavior, October 2009 and Report
- NCLC Reports: Special Issue on Mortgage Modification Programs, March/April 2009

Testimony

- Testimony of Alys Cohen before Subcommittee on Housing: Progress of the Making Home Affordable Program: What Are the Outcomes for Homeowners and What are the Obstacles to Success?, September 9, 2009
- Testimony of Diane Thompson before the Senate Committee on Banking, Housing, & Urban Affairs: Preserving Homeownership: Progress Needed to Prevent Foreclosures, July 2009
- Testimony of Tara Twomey before the House of Representatives Committee on Financial Services on the Implementation of the HOPE for Homeowners Program and a Review of Foreclosure Mitigation Efforts, September 2008