

# HAMP Policy Analysis

## Analysis and Recommendations

- No Hope for Homeowners: The Administration's Home Affordable Unemployment Program Hurts the Unemployed, July 2010
- Home Affordable Modification Program: Borrower Notices Fall Short, November 2009
- 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

- Report: At a Crossroads: Lessons from the Home Affordable Modification Program (HAMP), January, 2013
- HAMP Changes Urgently Needed, September 2010
- Press Release: Why Servicers Foreclose, When They Should Modify, and Other Puzzles of Servicer Behavior, October 2009
- Report w/above press release
- NCLC Reports: Special Issue on Mortgage Modification Programs, March/April 2009

## Testimony

- Testimony of Diane Thompson before the Senate Committee on Banking, Housing, & Urban Affairs: Problems in Mortgage Servicing from Modification to Foreclosure, November 2010
- Testimony of Alys Cohen before the Subcommittee on Housing and Community Opportunity: The Recently Announced Revisions to the Home Affordable Modification Program (HAMP), April 2010
- 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