

HAMP Policy Analysis

Analysis and Recommendations

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- Home Affordable Modification Program: Borrower Notices Fall Short, November 2009
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- 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
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Disaster Relief

Policy Analysis

Reports

- Obtaining Mortgage Relief for Survivors of Disasters: A Practice Guide for Advocates by Alys Cohen, Margot Saunders, Emily Green Caplan and Odette Williamson, February 2020 **[Note: To print, please select “Fit to Page” under Scale; for best online viewing, please open in Internet Explorer or Firefox]**
 - Appendix A: Flow Chart: Homeowner Post-Disaster Road to Recovery **[Note: To print, please select “Fit to Page” under Scale.]**
 - Appendix B: Short Summaries of Loss Mitigation Rules for Government-Backed Loans
 - Appendix C: Long Summaries of Loss Mitigation Rules for Government-Backed Loans

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Comments & Letters

- Comment letter submitted to the Texas General Land Office regarding the State of Texas’s Disaster Recovery Plan, March 5, 2018
- Group comments to FCC re: Petition for Declaratory Ruling by the FHFA on emergency communications by mortgage servicers to borrowers after a declared disaster, Dec. 4, 2017
- Coalition letter to the federal banking/housing regulators urging stronger policies for homeowners in disaster-affected areas, Oct. 31, 2017
- Coalition letter for a Just and Complete Housing Recovery from Hurricanes Harvey, Irma and Maria, Sept. 28, 2017

Additional Resources

- National Disaster Legal Aid Resource Center
- Op-ed by National Consumer Law Center staff attorney Alys Cohen in **Government Executive** “How HUD Could Help More Families Affected by Natural Disasters,” October 19, 2018

FHA Loans

Policy Briefs, Reports and Press Releases

- Press Release: Advocates Applaud Halt to Foreclosures and Bills to Stabilize Homeownership and Protect Credit Reports but Highlight Need for Further Relief During Pandemic, March 19, 2020
- Policy brief: Recommendations to Improve FHA's Foreclosure Avoidance Program, March 2020
- Press release: Government Report Shows Harm to Consumers from HUD Loan Auctions to Private Equity Firms, Aug. 2, 2019
- Press release: Federal Reverse Mortgage Program Results in Widows Losing Their Homes After Death of Spouse, Mar. 12, 2018

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Letters

- Letter to HUD seeking delay on the Single-Family Loan Sale Program ANPR due to a need for data, May 31, 2019
- Group letter to HUD seeking time extension for commenting on FHA defect taxonomy and certifications, May 21, 2019
- Group letter to HUD and the Office of the Inspector General for HUD expressing serious concerns regarding a recent flawed report that incorrectly concluded that mortgage servicers complied with HUD rules prior to selling defaulted loans through its Distressed Asset Stabilization Program (DASP), April 29, 2019
- Coalition letter to HUD re: significant problems with the Home Equity Conversion Mortgage (HECM) program, June 13, 2018
- Coalition letter supporting HUD Disparate Impact Rule, Jan. 26, 2018
- Group letter to HUD recommending changes to FHA loss mitigation policy, Jan. 23, 2018
- NCLC & Legal Aid Society of Southwest Ohio letter to HUD re: Mortgagee Letter 20 16-14, Aug. 11, 2017

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Comments and Testimony

- Group comments to HUD re: Single Family Handbook Drafts Posted for Feedback, September 11, 2020
- Comments to HUD re: Mortgagee Letter 2019-15 (protections for non-borrowing spouses in homes with reverse mortgages), October 23, 2019
- Comments to HUD in response to their Proposed Rule on the Implementation of the Fair Housing Act's Disparate Impact Standard, Oct. 18, 2019
- Comments to HUD on Federal Housing Administration (FHA): Single-Family Loan Sale Program; Advance Notice of Proposed Rulemaking and Request for Public Comment, July 5, 2019
- NCLC and AFR comments to HUD on FHA mortgage servicing defect taxonomy, June 28, 2019
- Coalition comments to HUD on risks of Opportunity Zones, June 17, 2019

- Consumer Organization Comments to HUD on the FHA Disaster Standalone Partial Claim and Additional Disaster Relief Issues, Sept. 14, 2018
- [Group comments to Federal Housing Finance Agency regarding Housing Goals for Fannie Mae and Freddie Mac](#), Sept. 5, 2017
- Group Comments regarding FHA compliance with regulations addressing foreclosure alternatives, Jan. 30, 2017. Short comments.

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FHA Loans Archive

HAMP Practice Aids

Practice Aids

- HAMP Summary for Judges (August 2013)
- Identifying Participating Servicers
- What to Do When the Servicer Says the Investor is Not Participating?
- What to Do When the Servicer Says No?
- What to Do When the Servicer Denies Because They Re-ran the NPV Test?
- What to Do When the Servicer Refuses to Accept or Process a HAMP Application Because Client is in an Active Bankruptcy Case?
- What to Do When the Servicer Denies a HAMP Modification Because the Client Received a Discharge in a Chapter 7 Case and Did Not Reaffirm the Mortgage Debt?
- What to Do for Widows, Orphans, and Divorcees?
- HAMP Index: The Supplemental Directives, FAQs and Handbooks

Administrative Guidance

- Handbook
- Common FAQs
- Conversion FAQs
- HAMP Borrower FAQs
- HAMP General Administration



The National Housing Law Project

NCLC gratefully acknowledges the support of the National Housing Law Project's Institute for Foreclosure Legal Assistance in the creation and maintenance of this page.

HAMP Litigation

HAMP Trial Period Plan (TPP) Contract Claims

NCLC, with its co-counsel, has filed five class action suits on behalf of Massachusetts residents to challenge the way the nation's major banks and mortgage servicers are implementing the Home Affordable Modification Program. The lawsuits cite the failure of Wells Fargo Bank, Bank of America, Litton Loan Servicing, Citimortgage, and J.P. Morgan Chase Bank to honor their written agreements with homeowners seeking a loan modification. All five cases have survived motions to dismiss brought by the defendants. Several cases have become or will shortly become part of multi-district litigation with similar cases brought in other states. As a result of the lawsuits, NCLC and our co-counsel have been able to get permanent modifications for some of the named plaintiffs and others have been protected from foreclosure pending the outcome of the cases

- Belyea v. Litton Loan Servicing: Amended Complaint; Order Denying Motion to Dismiss
- Bosque v. Wells Fargo: Amended Complaint; Order Denying Motion to Dismiss
- Calfee v. Citimortgage: Amended Complaint; MDL Order
- Durmic v. J.P. Morgan Chase: Complaint; Order Denying Motion to Dismiss; MDL Order
- Johnson v. Bank of America Home Loans Servicing: Amended Complaint; Order Denying Motion to Dismiss; MDL Order; Consolidated (MDL) Complaint



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Loan Servicing Books & Newsletters

Publications

- Foreclosures and Mortgage Servicing
- Foreclosure Prevention Counseling
- Consumer Bankruptcy

Glossaries

- HAMP & Loan Modification Glossary
- Mortgage Servicing Terms (helpful in understanding mortgage escrow statements, loan histories, and other client account documents)

Links

- Bankruptcy Mortgage Project: A resource for an alternative to foreclosure through Chapter 13

bankruptcy

Tools

- FDIC Net Present Value (NPV) Calculator An NPV calculation may assist in evaluating the costs of loan modification compared to foreclosure.

Webinars

- HAMP Enforcement Listserve Call by Rebekah Cook-Mack (South Brooklyn Legal Services), Kent Qian (National Housing Law Project), Adam Cohen (MFY Legal Services), June 29, 2011
- HAMP Basics by Diane Thompson (NCLC), December 13, 2010


Other Resources for Housing Counselors

- FDIC Loan Modification Program Guide: “Mod in a Box”
- FAQs on FDIC Loan Modification-in-a-Box
- HUD Housing Counseling Handbook

Brochures

- Dreams Foreclosed: Saving Older Americans from Foreclosure Rescue Scams
- Steps That Advocates Can Take To Help Prevent Foreclosure
- Helping Elderly Homeowners Victimized by Predatory Mortgage Loans
- HOME A LOAN: A Quick Guide on Reverse Mortgages for Senior Advocates

Links

-  Mortgage Crisis in a Nutshell - This one-hour video explains the contributing factors to the foreclosure crisis in easy-to-understand language. Produced by NACA attorneys John Campbell and Erich Veith of the Simon Law Firm in St. Louis, Missouri.
- Bankruptcy Mortgage Project (a resource for those seeking an alternative to foreclosure through Chapter 13 bankruptcy)
- Institute for Foreclosure Legal Assistance
- U.S. Dept. of Housing & Urban Development (HUD)

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Foreclosure Prevention Books & Newsletters

Home Foreclosures

Consumer Bankruptcy Law and Practice

Sample Counseling Resources & Practice Aids

- Sample Counseling Forms
 - Practice Aids
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Press Releases and Reports

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