Reverse Mortgages Litigation


Reverse Mortgages Comments & Testimony

- [Comments to HUD](#) re: Mortgagee Letter 2019-15 (protections for non-borrowing spouses in homes with reverse mortgages), October 23, 2019
- [Testimony of NCLC Attorney Sarah Bolling Manini](#) before the U.S. House Financial Services Committee Housing, Community Development, and Insurance Subcommittee re: Protecting Seniors: A Review of the FHA’s HECM (Reverse Mortgage) Program, September 25, 2019; [press release](#)
- [Comments to CFPB regarding the Bureau’s Inherited Regulations and Rulemaking Authorities — Regulation Z (TILA), X (RESPA) and FTC mortgage rules](#), June 25, 2018
- [NCLC comments to the U.S. Department of Housing and Urban Development re: Reducing the Regulatory Burden: Enforcing the Regulatory Reform Agenda Under Executive Order 13777 (FHA’s Home Equity Conversion Mortgage (HECM) program)](#), June 14, 2017
- [Comments to the U.S. Housing and Urban Development re: Federal Housing Administration (FHA) strengthening the Home Equity Conversion Program](#), July 18, 2016
- [NCLC comments to the U.S. Department of Housing and Urban Development regarding the Alternative Option for Claim Payment Announced in Mortgagee Letter](#), Feb. 3, 2015
- U.S. Senate Banking subcommittee testimony on Long Term Sustainability for Reverse Mortgages: HECM’s Impact on the Mutual Mortgage Insurance Fund, June 18, 2013
- NCLC Comments to the CFPB re: Consumer Use of Reverse Mortgages, Aug. 31, 2012
- Comments to the Federal Reserve Board re Truth in Lending – Right of Rescission, Reverse Mortgages and other topics – Proposed Rule [Docket No. R-1390], Dec. 23, 2010

Reverse Mortgages Letters

- [Memo to HUD re: HECM Reverse Mortgages Non-Borrowing Spouses Experiencing Mortgagee Optional Election (MOE) Problems with RMS](#), August 22, 2019
- [Letter urging HUD to adopt protections for homeowners before allowing any note sales of reverse mortgages](#), Nov. 18, 2016
- [Letter urging Federal Reserve Board to withdraw rescission and Reverse Mortgage Rule](#), Nov.
Reverse Mortgages Briefs, Reports & Press Releases

Policy Briefs, Reports & Press Releases

- Issue Brief: Recommendations to Improve Servicing and Reduce Foreclosures of Federal Reverse Mortgages, March 2020
- Fact Sheet: Are You a Reverse Mortgage Non-Borrowing Spouse? Tips to Help You Remain in Your Home, February 2020
- Press release: In the Wake of HUD Major Policy Change on Non-Borrowing Spouses, NCLC Attorney Sarah Mancini to Testify before the U.S. House on Risks to Elders on from Reverse Mortgage Abuses, Sept. 24, 2019 || Sarah Mancini’s Testimony
- Press release: National Consumer Law Center Advocates Urge HUD to Take Immediate Action to Reduce Foreclosures on Widows and Widowers of Reverse Mortgage Borrowers, November 27, 2018
- Issue brief: How HUD is Failing to Protect Widows and Widowers of Reverse Mortgage Borrowers: Case Studies and Recommendations, November 2018
- Issue brief: Assisting Homeowners with Reverse Mortgages after a Natural Disaster: A Guide for Advocates, October 2018
- Issue brief: Examples of Senior Homeowners Struggling with Ineffective and Inconsistent Servicing of HECM Loans, October 2017

- Policy brief: Priorities for Consumers with HECM Reverse Mortgages, September 2015

- Advocates Applaud HUD on New Reverse Mortgage Policy that Could Reduce Foreclosures on Surviving Spouses, June 2015