HAMP Policy Analysis

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

Policy Briefs

- **HAMP Changes Urgently Needed**, September 2010

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

Press Releases and Reports

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

The Institute for Foreclosure Legal Assistance
NCLC gratefully acknowledges the support of IFLA in the creation and maintenance of this page.