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


- **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**

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- **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**
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- 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