

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

- Group Letter to HUD re: Sep. 16, 2021 Note Sale Announcement, Sep. 22, 2021
- Group Letter to the FHA addressing COVID-related issues for HECM (reverse mortgage) borrowers and spouses, Oct. 13, 2020
- 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

- NCLC Comments re: COVID-19 Veterans Assistance Partial Claim Payment Program, January 8, 2021
- 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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