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Policy Analysis

Policy Briefs, Reports & Press Releases

- Press Release: [NCLC Sues Nationstar Mortgage for conducting unnecessary reverse mortgage inspections](#), May 4, 2016
- [Policy brief: Priorities for Consumers with HECM Reverse Mortgages](#), September 2015
- Press Release: [Advocates Applaud HUD on New Reverse Mortgage Policy that Could Reduce Foreclosures on Surviving Spouses](#), June 2015
- [Surviving the Borrower: Assumption, Modification, and Access to Mortgage Information after a Death or Divorce](#) by Sarah Bolling Mancini and Alys Cohen, Pepperdine Law Review (forthcoming 2016), September 18, 2014
- [Past, Present and Future Threats to Federal Safety Net Benefits in Bank Accounts](#), Margot F. Saunders, Johnson M. Tyler, University of North Carolina Banking Law Journal, Feb. 2012
- Report: [Runaway Bandwagon: How the Government's Push for Direct Deposit of Social Security Exposes Seniors to Predatory Bank Loans](#) (July 2010)
- Report: [Subprime Revisited: How Reverse Mortgage Lenders Put Older Homeowners' Equity at Risk](#) (Oct. 2009)

Comments and Testimony

- [Comments to the U.S. Housing and Urban Development re: Federal Housing Administration \(FHA\) strengthening the Home Equity Conversion Program](#), July 18, 2016
- [Testimony of NCLC Director of Litigation Stuart Rossman before the U.S. Senate Committee on Aging re: pension advance schemes](#), Sept. 30, 2015
- [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
- NCLC comments to the U.S. Department of Housing and Urban Development on [Changes to the Home Equity Conversion Mortgage Program Requirements: Financial Assessments](#), Oct. 15, 2013
- Testimony of NCLC attorney Odette Williams before the U.S. Senate Banking subcommittee 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
- Testimony of NCLC attorney Margot Saunders before the U.S. House of Representatives Subcommittee re: [Impact on Recipients of the Mandate for Direct Deposit of Social Security Benefits](#), September 12, 2012
- NCLC Comments to the Consumer Financial Protection Bureau re: [Senior Financial Exploitation](#), Aug. 20, 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