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