

Alys Cohen, Attorney (Washington D.C. Office)



Alys Cohen is a staff attorney at the National Consumer Law Center's Washington office, where she advocates before Congress and federal agencies regarding mortgage lending, foreclosure prevention and other low-income homeownership issues. Alys also trains and consults with attorneys, organizers, mediators, state advocates and housing counselors nationwide on home lending matters. She has been active in areas including the development of the federal CARES Act on COVID relief, the Homeowner Assistance Fund and HAMP program, FHA lending and loss mitigation, Dodd-Frank legislation and regulations, federal servicing regulation, predatory mortgage origination, manufactured housing, and civil rights issues including market access for borrowers with limited English proficiency. She also directs NCLC's disaster response work. Alys works regularly with partners in consumer, legal services, community, labor and civil rights organizations, as well as with members of industry. Prior to joining the NCLC staff, Alys served as an attorney in the Federal Trade Commission's Bureau of Consumer Protection,

Division of Financial Practices, where she focused on predatory mortgage lending and discrimination matters. She is a graduate of the University of Pennsylvania Law School, where she served as an Associate Editor of the Law Review and an advocate in the Civil Practice Clinic and the Guild Food Stamp Clinic.

She is co-author of NCLC's *Truth in Lending*, *Consumer Credit Regulation*, *Credit Discrimination*, and *Mortgage Lending*.