

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: Increased 40-year Term for Loan Modifications, May 31, 2022
- Group Letter to HUD re: Needed Loan Modification Enhancements to Address Rising Interest Rates, May 31, 2022
- Coalition Letter to Federal Housing Agencies Seeking Foreclosure Pause for HAF Applicants, Jan. 21, 2022
- 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 to U.S. Department of Housing and Urban Development, Federal Housing Administration's (FHA) Office of Single Family Housing Regarding Draft Update of the FHA Defect Taxonomy for Servicing Loan Reviews to the Single Family Housing Policy Handbook 4000.1, Jan. 28, 2022
- Joint Comments re: FHA's Defect Taxonomy of the Single Family Housing Policy Handbook

4000.1, Jan. 28, 2022

- 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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