

# Foreclosures & Mortgages

Homeownership is the key to building wealth and economic opportunity in the United States. The National Consumer Law Center works to preserve homeownership for low-income and marginalized communities of color. NCLC does so by supporting policies and practices that promote sustainable homeownership and remove barriers to affordable and fair mortgages.

NCLC is on the forefront of challenging evolving industry practices that threaten the foundation of the American Dream.

## Hot Topics

- Ensuring Access to Sustainable Homeownership: 2022 Priorities
- NCLC Foreclosure Prevention & Mortgage Lending Priorities, Nov. 2020; Priorities for CFPB and Priorities for HUD, FHFA, & USDA
- Disaster Relief
- Property Assessed Clean Energy (PACE) Loans
- Reverse Mortgages
- Land Installment Contracts
- Limited English Proficiency (LEP)
- Foreclosure Mediation Programs by State
- Servicing Policy Briefs, Reports & Press Releases
- Sample Counseling Resources & Practice Aids