



March 21, 2013

Jacob J. Lew
Secretary of the Treasury
U.S. Department of the Treasury
1500 Pennsylvania Ave. NW
Washington, DC 20220

Dear Secretary Lew,

As members of the nonprofit housing counseling community, our housing counselors work daily with the Home Affordable Modification Program (HAMP). We are writing to you to urge you to extend HAMP and the entire Making Home Affordable program, which currently has a December 31, 2013 deadline.

The HAMP program has established a set of protocols which are critical for homeowners who have experienced income loss to receive an affordable modification. Housing counselors working with distressed homeowners use the HAMP program to help homeowners find an appropriate resolution. Servicers receive financial incentives for successful modifications and developed work plans based on the HAMP protocols. Before HAMP was in place, homeowners were often offered unaffordable payment plans, loan modifications which did not reduce monthly payments, and sometimes received no response at all.

We recommend that the HAMP program be extended to December 31, 2017, which will match the deadline of the Hardest Hit Fund program. Long term predictability is important for homeowners who are having difficulty with their mortgage payments, for servicers who have designed their mortgage servicing systems based on HAMP requirements, and for housing counselors whose programs and training are built around the HAMP program.

We also recommend that the eligibility date for mortgages covered under the HAMP program be changed to mortgages originated prior to January 1, 2013. The current eligibility date is January 1, 2009. While mortgage products and mortgage underwriting improved after the January 1, 2009 date, homeowners are still at risk after that date for unemployment and reduced work hours and need the protections and assistance that HAMP can provide.

Under the current deadline, the HAMP program will end in nine months. The strain on the housing market and the elevated unemployment will not be resolved in this period of time. We recommend that the Treasury extend the program to help more distressed homeowners. While HAMP is an important tool in the box, we also know that it can use some improvement. We encourage the Treasury to work with housing organizations to continue to improve the program and its implementation with mortgage servicers.

Intermediaries and National Organizations

Esperanza	Philadelphia	PA
GreenPath	Farmington Hills	MI
HomeFree-USA	Hyattsville	MD
Housing Partnership Network	Boston	MA
National Asian American Coalition	Daly City	CA
National Coalition for Asian Pacific American Community Development	Oakland	CA
National Community Reinvestment Coalition	Washington	DC
National Council of La Raza	Washington	DC
National Foundation for Credit Counseling	Washington	DC
National Housing Resource Center	Philadelphia	PA
National Urban League	New York	NY
NID-HCA	Emeryville	CA
Novadebt	Freehold	NJ
Rural Community Assistance Corporation	West Sacramento	CA
Springboard Credit Counseling	Riverside	CA

Local, State, and Regional Organizations

Universal Housing Development Corporation	Russellville	AR
Administration of Resources & Choices	Tucson/Tempe/Phoenix	AZ
Arizona Housing Alliance	Phoenix	AZ
AZ Foreclosure Prevention Task Force	Phoenix	AZ
BOTHANDS, Inc.	Flagstaff	AZ
Campeños Sin Fronteras	Yuma	AZ
Campeños Sin Fronteras	Somerton	AZ
Campeños Sin Fronteras	San Luis	AZ
Campeños Sin Fronteras	Somerton	AZ
Campeños Sin Fronteras	San Luis	AZ
Comite de Bien Estar, Inc	San Luis	AZ
Community Action Human Resources Agency	Eloy	AZ
Community Housing Resources of Arizona	Phoenix	AZ
Community Reinvestment Solutions, Inc.	Phoenix	AZ
Family Housing Resources	Tucson	AZ
Genesis Housing Services	Gilbert	AZ
Greater Phoenix Urban League	Phoenix	AZ
Help4kidz	Phoenix	AZ
Lucero	Kingman	AZ
Money Management International	Phoenix	AZ
Newtown Community Development Corporation	Tempe	AZ
Old Pueblo Community Services	Tucson	AZ
Primavera Foundation	Tucson	AZ
Amador Tuolumne Community Action Agency	Jackson	CA
Asian Inc.	San Francisco	CA
CCBHC, a public benefit non profit	Santa Ana	CA
ClearPoint Credit Counseling Solutions	Los Angeles	CA
Community Housing Development Corporation	Richmond	CA
Community HousingWorks	San Diego	CA

Community Legal Services in East Palo Alto	East Palo Alto	CA
Consumer Credit Counseling Service of Orange County	Santa Ana	CA
East LA Community Corporation	Los Angeles	CA
EPA CAN DO	East Palo Alto	CA
Fair Housing Council of Riverside County, Inc.	Riveride	CA
Fair Housing of Marin	San Rafael	CA
Farsad Law Office	Santa Clara	CA
ForeclosureHelpSCC (A coalition of 7 non-profits serving homeowners in San Jose and Sunnyvale, California)	San Jose	CA
Housing Authority City of Fresno	Fresno	CA
Housing Resource Center of Monterey County	Salinas	CA
HRCMC	Salinas	CA
Inland Fair Housing and Mediation Board	Rancho Cucamonga	CA
Korean Churches for Community Development	Los Angeles	CA
Korean Resource Center	Los Angeles	CA
NAAC	Daly City	CA
National Asian American Coalition	Daly City	CA
National Asian American Coalition	San Diego	CA
Neighborhood House Assoc.	San Diego	CA
Neighborhood Housing Services of the Inland Empire	San Bernardino	CA
NID HCA	San Bernardino	CA
NID Housing Counseling Agency	San Leandro	CA
NID Housing Counseling Agency	Emeryville	CA
NID-HCA	Stockton	CA
Northern Circle Indian housing Authority	Ukiah	CA
OC HOC	Santa Ana	CA
Operation HOPE	Poway	CA
Pacific Community Services, Inc.	Fairfield	CA
Pacific Community Services, Inc.	Pittsburg	CA
Project Sentinel	Santa Clara	CA
SurePath Financial Solutions	San Jose	CA
The Greater Sacramento Urban League	Sacramento	CA
Visionary Home Builders	Stockton	CA
Visionary Home Builders of CA	Stockton	CA
WACDC	Los Angeles	CA
West Angeles CDC	Los Angeles	CA
West Angeles Community Development Corporation	Los Angeles	CA
Brothers Redevelopment, Inc.	Denver	CO
Greater Washington Urban League	Washington	DC
Hockessin Community Center, Inc.	Hockessin	DE
Neighborhood House, Inc.	Wilmington	DE
CCMS	Delray beach	FL
Consumer Credit Counseling Service of West FLorida, Inc.	Pensacola,	FL
Consumer Credit Management Services, Inc.	Delray Beach	FL
Dream Home Organization, Inc.	Plantation	FL
H.E.L.P CDC	Eatonville	FL
Housing & Education Alliance, Inc.	Tampa	FL
Housing Services of Central Florida	Clearwater	FL
InCharge Debt Solutions	Orlando	FL
InCharge Housing Counseling	Orlando	FL
NANAY CEDC	North Miami	FL

Neighborhood Home Solutions	St. Petersburg	FL
REACH	Palm Beach Gdns	FL
Real Estate, Education And Community Housing, Inc.	Palm Beach Gardens	FL
SER-Jobs for Progress, Inc.	Miami	FL
We Help Community Development Corporation	Belle Glade	FL
Dalton-Whitfield CDC	Dalton	GA
Green Forest H.O.M.E., Inc.	Decatur	GA
NID Atlanta Metro	Riverdale	GA
NID ATLANTA METRO	RIVERDALE	GA
Hale Mahaolu	Kahului	HI
Horizons A Family Service Alliance	Cedar Rapids	IA
United Neighbors, Inc.	Davenport	IA
Louisville Urban League	Louisville	KY
Genesis HDC	Chicago	IL
Genesis Housing Development	Chicago	IL
Genesis Housing Development Corporation	Chicago	IL
Housing Action Illinois	Chicago	IL
Joseph Corporation Of IL	Aurora	IL
Neighborhood Housing Services of Chicago (NHS)	Chicago	IL
Open Communities	Winnetka	IL
Partners In Community Building, Inc.	Chicago	IL
Spanish Coalition for Housing	Chicago	IL
The Housing Partnership, Inc.	Louisville	KY
Cambridge Credit Counseling Corp	Agawam	MA
Cambridge Neighborhood Apartment Housing Services	Cambridge	MA
Centro De Apoyo Familiar (CAF)	Lawrence	MA
Codman Square Neighborhood Development Corporation	Dorchester	MA
ESAC (Ecumenical Social Action Committee, Inc.)	Jamaica Plain	MA
HAP, Inc.	Springfield	MA
Housing Assistance Corporation	Hyannis	MA
Metropolitan Boston Housing Partnership	Boston	MA
Anne Arundel County Community Action Agency	Annapolis	MD
Asian-American Homeownership Counseling, Inc.	Rockville	MD
Centro de Apoyo familiar	riverdale	MD
Eastside Community Development Corporation, Inc	Baltimore	MD
Garwyn Oaks (GO) Northwest Housing Resource Center	Baltimore	MD
H.O.P.E.	Oxon Hill	MD
Hagerstown Home Store	Hagerstown	MD
HNDP/Hagerstown Home Store	Hagerstown	MD
HomeFree-USA	Hyattsville	MD
Housing Initiative Partnership	Hyattsville	MD
Housing Options & Planning Enterprises, Inc.	Oxon Hill	MD
Seat Pleasant Community Development Corporation	Seat Pleasant	MD
The Development Corporation of Northwest Baltimore	Baltimore	MD
Coastal Enterprises, Inc.	Wiscasset	ME
Community Concepts	Lewiston	ME
Listening Ear Crisis Center	Mt Pleasant	MI
Metro Community Development	Flint	MI
Anoka County Community Action Program, Inc.	Blaine	MN
Carver County CDA	Chaska	MN
City of St Paul, Dept of Planning and Economic Development,	St Paul	MN

Mortgage Foreclosure Prevention Program	Saint Paul	MN
Hmong American Partnership	St. Paul	MN
Neighborhood Development Alliance	Rochester	MN
Rochester Olmsted Community Housing Partnership	Minneapolis	MN
Twin Cities Habitat for Humanity	st louis	MO
Beyond Housing	Kansas City	MO
Greater KC Housing Information Center	Jackson	MS
MS Housing Partnership		
CCCS of Greater Greensboro, a division of Family Service of the Piedmont Inc.	Greensboro	NC
Financial Pathways of the Piedmont	Winston-Salem	NC
Affordable Housing Alliance	Eatontown	NJ
Housing and Community Development Network of NJ	Trenton	NJ
New Jersey Community Capital	New Brunswick	NJ
Newark/Essex Foreclosure Taskforce	Newark	NJ
Novadebt	Freehold	NJ
Union County Manager/Union County Foreclosure Task Force	Elizabeth	NJ
Santa Fe Community Housing Trust	Santa Fe	NM
Affordable Housing Partnership of the Capital Region	Albany	NY
Albany Community Land Trust	Albany	NY
Albany County Rural Housing	Voorheesville	NY
Albany County Rural Housing Alliance, Inc	Voorheesville	NY
Albany County Rural Housing Alliance, Inc	Cohoes	NY
American Debt Resources, Inc.	East Northport	NY
Arbor Housing and Development	Bath	NY
Bridge Street Development Corporation	Brooklyn	NY
Brooklyn Housing and Family Services	Brooklyn	NY
Center for New York City Neighborhoods	New York	NY
Chhaya Community Development Corporation	Queens, NYC	NY
Community Action in Self Help,	Lyons	NY
Community Development Corporation of Long Island	Centereach	NY
Communiy Housing Innovations	White Plains	NY
Consumer Credit Counseling Service of Buffalo, Inc.	West Seneca	NY
Cypress Hills Local Development Corp.	Brooklyn	NY
Friends of the North Country	Keeseville	NY
Hispanic Brotherhood of Rockville Centre	Rockville Centre	NY
Housing Assistance Program of Essex County, Inc	Elizabethtown	NY
Housing Resources of Columbia County	Hudson	NY
Human Development Services of Westchester	Port Chester	NY
Long Island Housing Services, Inc.	Bohemia	NY
MHANY Management Inc.	Brooklyn	NY
Neighborhood Housing Service	Bronx	NY
Neighborhood Housing Services of East Flatbush	Brooklyn	NY
Neighborhood Housing Services Of Jamaica	Jamaica	NY
Neighbors Helping Neighbors, Inc.	Brooklyn	NY
New York Mortgage Coalition	New York	NY
NHS of Bedford-Stuyvesant	Brooklyn	NY
Putnam County Housing Corporation	Carmel	NY
Rockaway Development & Revitalization Corporation	Far Rockaway	NY
Rockland Housing Action Coalition	New City	NY
Southern Brooklyn Community Organization	Brooklyn	NY

Troy Rehabilitation & Improvement Program, Inc	Troy	NY
UNHS NeighborWorks HomeOwnership Center	Utica	NY
Westchester Residential Opportunities, Inc.	White Plains	NY
Cleveland Housing Network	Cleveland	OH
Empowering & Strengthening Ohio's People	Cleveland	OH
Fair Housing Resource Center, Inc.	Painesville	OH
Home Repair Resource Center	Cleveland Heights	OH
HomeOwnership Center of Greater Dayton	Dayton	OH
Homes on the Hill, CDC	Columbus	OH
NeighborWorks Collaborative of Ohio	Columbus	OH
Neighborhood Housing Services of Greater Cleveland	Cleveland	OH
NID HCA BUTLER-MCCRAY	AKRON	OH
NID-HCA Jackson	Euclid	OH
Northwest Side Housing Center	Chicago	OH
Ohio CDC Association	Columbus	OH
Working In Neighborhoods	Cincinnati	OH
Consumer Credit Counseling Service	Tulsa	OK
Community Housing Services	Albany	OR
ACTION-Housing, Inc.	Pittsburgh	PA
Affordable Housing Centers of Pennsylvania	Philadelphia	PA
Clarifi	Philadelphia	PA
Homeownership Counseling Association of the Delaware Valley	Philadelphia	PA
Housing Opportunities Of Beaver County	Beaver	PA
Tabor Community Services	Lancaster	PA
West Oak Lane CDC	Philadelphia	PA
One Stop Career Center PR	San Juan	PR
Olneyville Housing Corporation	Providence	RI
Consumer Credit Counseling Services,	Chattanooga	TN
Residential Resources, Inc.	Nashville	TN
Avenue CDC	Houston	TX
AAA Fair Credit Foundation	Salt Lake City	UT
Community Development Corporation of Utah	Salt Lake City	UT
Neighborhood Nonprofit Housing Corporation	Logan	UT
S.L.C.A.P.	Salt Lake City	UT
BOAT PEOPLE	FALLS CHURCH	VA
Urban League of Hampton Roads, Inc.	Virginia Beach, VA	VA
Central Vermont Community Land Trust	Barre	VT
NeighborWorks of Grays Harbor County	Aberdeen	WA
Homestead Solutions, Inc.	Oshkosh	WI
Coalfield Development Corporation	Wayne	WV
Criss-Cross, Inc.	Clarksburg	WV
Homeownership Center, Inc.	Elkins	WV
WV Affordable Housing Trust	Charleston	WV

Cc: Secretary Shaun Donovan
Cc: Acting Director Edward DeMarco