Home Owner Assistance Programs

12 million home owners

- **Special refinancings**
  - 9.5 million
  - HARP: Completed refinances (Through 2017)
  - FHFA: Streamline refinances (Through 2012)
  - FHA: Streamline refinances

- **Loan modifications**
  - 8.2 million
  - HAMP: All trial and permanent loan modifications (Through 2017)
  - HOPE NOW: Proprietary modifications
  - GSE: Standard and streamlined modifications (Through 2012)
  - FHA: Streamline refinances

- **Other borrower assistance**
  - 5.3 million
  - FHFA: HomeSaver advance; repayment plans; forbearance plans; and foreclosure alternatives (Through 2017)
  - FHA: Loss mitigation interventions (Through 2017)
  - STATE AND LOCAL HOUSING FINANCE AGENCY INITIATIVES: Mortgages and financed units (Through 2017)
  - HARDEST HIT FUND: Local foreclosure prevention (Through 2012)

Notes: (1) HARP is Home Affordable Refinance Program; FHFA is Federal Housing Finance Agency; FHA is Federal Housing Administration; HAMP is Home Affordable Modification Program; GSEs are government-sponsored enterprises. (2) Some home owners may have participated in more than one program; the sum of home owners across all categories does not necessarily reflect the number of unique borrowers helped.


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