

Congress of the United States
Washington, DC 20515

August 19, 2009

The Honorable Shaun Donovan
Secretary
U.S. Department of Housing and
Urban Development
451 7th Street, SW
Washington, DC 20410

Dear Secretary Donovan:

We write to express our deep concern about the current economic crisis and its impact on our nation. Like you, we believe that we need to quickly act to address this situation, which has its roots in the collapse of the housing market.

Regrettably, we hear on a daily basis from constituents who are struggling under the burden of unsustainable mortgages and are in danger of foreclosure. Of particular concern are homeowners who have been instructed by HUD-approved counselors to contact their servicers only to be unable to reach anyone, rebuffed, or told that they couldn't be helped until they were behind on their payments. Furthermore, a recent report from the National Foreclosure Mitigation Counseling Program indicated that homeowners who do reach their servicers are waiting, on average, 45 to 60 days for a response. Responsible homeowners are seeking help but are simply running out of time.

The Administration's Making Home Affordable program offers an array of incentives for servicers to participate in the modification of troubled loans into more sustainable loans. However, a recent report by the Department of Treasury indicated that only a small fraction of qualified homeowners have received assistance to date. Specifically, the report states that only 9 percent of the estimated 4 million eligible homeowners have had their mortgages modified into more affordable terms.

Therefore, we strongly encourage you to use your authority to further encourage servicers to modify a substantially greater number of eligible troubled mortgages, provide greater responsiveness to homeowners seeking assistance, and to expand the reach of existing homeowner assistance programs. We look forward to learning more about your strategies for solving these problems and to continuing to work with you to ensure that individuals and families get the assistance they need.

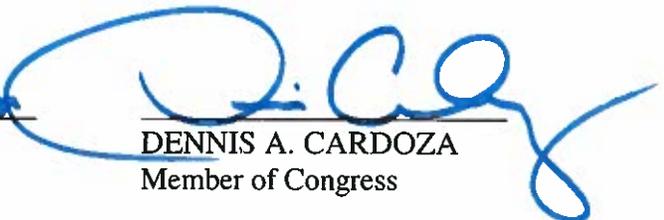
Sincerely,



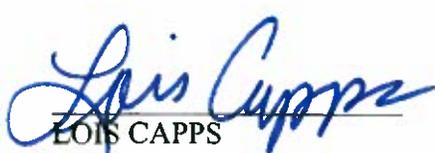
DORIS O. MATSUI
Member of Congress



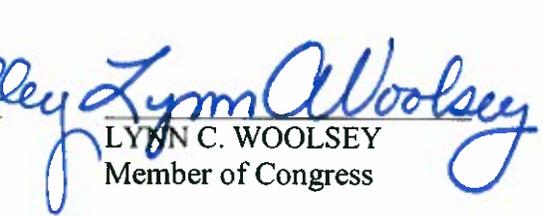
HENRY A. WAXMAN
Member of Congress



DENNIS A. CARDOZA
Member of Congress

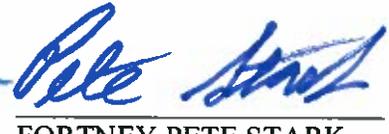

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JUDY CHU
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TIM RYAN
Member of Congress

Cc: The Honorable Timothy Geithner, Secretary, U.S. Department of the Treasury