



Home Affordable Modification Program (HAMP) Performance Summary

Updated through December 31, 2022

Although the Making Home Affordable (MHA) Program is now closed, servicers continue to perform certain functions, such as receiving and disbursing financial incentive payments, processing interest rate step-ups, and reporting the payment status of modified loans to Treasury's system of record. Treasury continues to monitor remaining activities and publish relevant updates on www.financialstability.gov, where additional information regarding MHA can also be found.

The tables below show the total number of HAMP permanent modifications ever begun, and their performance by type, with the delinquency percentages of modifications that have aged to, or past, the number of months noted. Once a loan is Paid-Off or Withdrawn, the loan is no longer included in future months thus reducing the total number of permanent modifications started. If Paid-Off and Withdrawn loans were to remain included in the total number of permanent modifications started for future months, as an example, the 90+% category for permanent modifications that have aged 60 months would improve by 2.9% for HAMP Tier 1, 4.9% for HAMP Tier 2 and 4.8% for Streamline HAMP, respectively.

Common factors driving HAMP modification performance include the amount of the reduction in the monthly mortgage payment, the length of the homeowner's delinquency at the start of the trial modification and the homeowner's credit score at the time of modification. The majority of homeowners who disqualify from a HAMP permanent modification receive an alternative to foreclosure or resolve their delinquency.

Performance of HAMP Permanent Modifications - Tier 1

Modification Effective Year	Permanent Modifications Started	Month 6		Month 12		Month 24		Month 36		Month 48		Month 60		Month 72	
		60+ %	90+ %	60+ %	90+ %	60+ %	90+ %	60+ %	90+ %	60+ %	90+ %	60+ %	90+ %	60+ %	90+ %
2009	63,359	10.7%	6.7%	20.8%	16.3%	31.9%	28.8%	39.9%	37.5%	45.2%	43.4%	49.2%	47.8%	54.2%	53.2%
2010	532,484	11.0%	6.7%	19.4%	15.6%	30.8%	28.0%	38.6%	36.6%	43.1%	41.6%	46.7%	45.6%	51.4%	50.6%
2011	339,311	8.4%	5.3%	15.9%	12.7%	26.1%	23.7%	31.8%	30.0%	35.9%	34.6%	39.4%	38.5%	44.5%	43.6%
2012	195,894	7.0%	4.3%	13.2%	10.3%	21.3%	19.0%	26.2%	24.6%	29.8%	28.6%	33.6%	32.6%	37.8%	37.0%
2013	147,264	6.5%	3.8%	12.2%	9.5%	19.4%	17.3%	23.7%	22.1%	27.9%	26.5%	31.8%	30.8%	34.9%	34.0%
2014	86,433	7.4%	4.7%	13.4%	10.6%	20.9%	18.8%	26.3%	24.6%	30.8%	29.6%	33.9%	32.8%	40.0%	39.3%
2015	58,370	8.4%	5.3%	15.0%	11.8%	23.7%	21.2%	29.3%	27.6%	32.8%	31.4%	38.1%	37.3%	42.6%	42.3%
2016	37,192	9.1%	5.7%	16.7%	13.0%	25.5%	23.2%	30.6%	28.6%	36.7%	35.6%	39.6%	39.1%	44.8%	44.2%
2017	13,134	9.4%	6.0%	17.0%	13.7%	24.8%	22.0%	31.1%	29.3%	35.8%	35.2%	39.1%	38.5%	43.2%	42.3%
All	1,473,441	9.0%	5.5%	16.5%	13.1%	26.3%	23.8%	32.6%	30.8%	37.0%	35.6%	40.7%	39.7%	45.4%	44.6%

Performance of HAMP Permanent Modifications - Tier 2

Modification Effective Year	Permanent Modifications Started	Month 6		Month 12		Month 24		Month 36		Month 48		Month 60		Month 72	
		60+ %	90+ %	60+ %	90+ %	60+ %	90+ %	60+ %	90+ %	60+ %	90+ %	60+ %	90+ %	60+ %	90+ %
2012	1,356	9.8%	5.4%	23.5%	17.3%	33.3%	28.5%	38.9%	34.3%	42.0%	39.7%	47.6%	45.7%	48.5%	47.2%
2013	37,328	13.1%	7.8%	22.5%	17.3%	32.3%	28.9%	37.4%	34.9%	43.5%	41.5%	47.2%	45.9%	51.4%	50.2%
2014	48,915	12.3%	7.1%	20.9%	16.2%	31.0%	27.6%	38.1%	35.5%	43.8%	42.0%	47.2%	45.9%	56.5%	55.8%
2015	58,640	13.5%	7.9%	22.6%	17.5%	33.8%	30.2%	40.5%	38.1%	44.2%	42.3%	50.0%	49.2%	57.3%	56.9%
2016	53,305	13.2%	7.6%	22.9%	17.7%	33.5%	30.1%	38.6%	36.2%	44.9%	43.7%	46.8%	46.3%	58.0%	57.4%
2017	20,225	12.2%	7.0%	21.1%	16.7%	29.5%	26.3%	36.0%	34.2%	39.9%	39.3%	43.2%	42.4%	56.1%	55.2%
All	219,769	12.9%	7.5%	22.2%	17.2%	32.5%	29.0%	38.5%	36.1%	43.8%	42.1%	47.5%	46.5%	56.0%	55.3%

Performance of HAMP Permanent Modifications - Streamline HAMP

Modification Effective Year	Permanent Modifications Started	Month 6		Month 12		Month 24		Month 36		Month 48		Month 60		Month 72	
		60+ %	90+ %	60+ %	90+ %	60+ %	90+ %	60+ %	90+ %	60+ %	90+ %	60+ %	90+ %	60+ %	90+ %
2016	27,479	22.1%	14.3%	33.5%	27.7%	45.6%	41.9%	52.5%	50.0%	60.3%	59.3%	59.9%	59.3%	66.9%	66.3%
2017	17,055	18.7%	11.4%	33.5%	27.2%	43.6%	39.9%	51.0%	48.8%	54.9%	54.2%	57.8%	56.9%	72.1%	71.5%
All	44,534	20.8%	13.2%	33.5%	27.5%	44.8%	41.1%	51.9%	49.6%	58.2%	57.3%	59.1%	58.4%	67.4%	66.8%

Note: This report is based on data as reported by MHA servicers. Loan payment status is not reported by servicers after program disqualification (90+ days delinquent). Therefore, 90+ days delinquent loans are included in each of the 90+ days delinquent metrics for all future reporting periods, even though some loans may have cured or paid off following program disqualification. In addition, if a loan is reported as paid-off or withdrawn it is no longer reflected in future periods.