



Home Affordable Modification Program (HAMP) Performance Summary

Updated through March 31, 2021

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.

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% | 30.1% | 35.9% | 34.6% | 39.4% | 38.5% | 44.5% | 43.6% |
| 2012 | 195,893 | 7.0% | 4.3% | 13.2% | 10.3% | 21.3% | 19.1% | 26.2% | 24.6% | 29.9% | 28.6% | 33.7% | 32.6% | 37.8% | 37.0% |
| 2013 | 147,264 | 6.5% | 3.8% | 12.3% | 9.5% | 19.4% | 17.4% | 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% | 10.7% | 20.9% | 18.8% | 26.3% | 24.6% | 30.8% | 29.6% | 33.9% | 32.8% | 39.9% | 39.3% |
| 2015 | 58,370 | 8.4% | 5.3% | 15.1% | 11.9% | 23.8% | 21.2% | 29.3% | 27.6% | 32.8% | 31.4% | 38.0% | 37.2% | 41.8% | 41.4% |
| 2016 | 37,191 | 9.1% | 5.7% | 16.7% | 13.0% | 25.5% | 23.2% | 30.6% | 28.6% | 36.7% | 35.5% | 39.5% | 39.0% | | |
| 2017 | 13,134 | 9.4% | 6.0% | 17.0% | 13.7% | 24.8% | 22.0% | 31.1% | 29.3% | 35.6% | 34.9% | | | | |
| All | 1,473,439 | 9.0% | 5.5% | 16.5% | 13.1% | 26.3% | 23.9% | 32.6% | 30.8% | 37.0% | 35.6% | 40.8% | 39.7% | 45.5% | 44.7% |

| 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% | 33.4% | 28.6% | 39.0% | 34.5% | 42.0% | 39.8% | 47.6% | 45.7% | 48.5% | 47.2% |
| 2013 | 37,327 | 13.1% | 7.9% | 22.5% | 17.3% | 32.4% | 29.1% | 37.5% | 35.0% | 43.6% | 41.6% | 47.3% | 45.9% | 51.4% | 50.3% |
| 2014 | 48,916 | 12.3% | 7.1% | 21.0% | 16.2% | 31.1% | 27.7% | 38.1% | 35.5% | 43.8% | 42.0% | 47.2% | 45.9% | 56.5% | 55.8% |
| 2015 | 58,640 | 13.5% | 7.9% | 22.7% | 17.6% | 33.8% | 30.2% | 40.5% | 38.2% | 44.3% | 42.4% | 50.0% | 49.2% | 57.9% | 57.5% |
| 2016 | 53,305 | 13.2% | 7.6% | 22.9% | 17.7% | 33.5% | 30.1% | 38.6% | 36.2% | 44.9% | 43.6% | 47.7% | 47.2% | | |
| 2017 | 20,225 | 12.2% | 7.0% | 21.2% | 16.7% | 29.5% | 26.3% | 35.9% | 34.2% | 40.3% | 39.6% | | | | |
| All | 219,769 | 13.0% | 7.5% | 22.2% | 17.2% | 32.5% | 29.0% | 38.6% | 36.2% | 44.0% | 42.3% | 48.3% | 47.2% | 54.7% | 54.0% |

| 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 | 27,480 | 22.1% | 14.3% | 33.6% | 27.7% | 45.6% | 41.9% | 52.5% | 50.0% | 60.2% | 59.3% | 51.9% | 51.9% | | |
| 2017 | 17,055 | 18.7% | 11.4% | 33.5% | 27.2% | 43.6% | 39.9% | 51.0% | 48.8% | 54.9% | 54.1% | | | | |
| All | 44,535 | 20.8% | 13.2% | 33.5% | 27.6% | 44.8% | 41.1% | 51.9% | 49.6% | 58.5% | 57.6% | 51.9% | 51.9% | | |

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 it is no longer reflected in future periods.