

Helping Homeowners with Financial Hardships: Two Cases

Family A: Standard HAMP Modification

- **In 2006:** Family A took out a 30 year fixed mortgage with a balance of \$250,000 and an interest rate of 9%. Their monthly payment was about \$2000 per month. Family A had monthly income of \$6500 per month at that time.
- **Today:** Family A has reduced income of \$4500 per month because one family member lost a job and had to switch to a lower paying job.
- **With a HAMP modification:** Family A's payment will be set at 31% of monthly income, or about \$1400 per month. *This will reduce their monthly payments by about \$600, and save the family \$36,000 in interest payments over 5 years.*

	Existing Mortgage	Loan Modification
Balance	\$240,000	\$240,000
Remaining Years	26	26
Interest Rate	9%	5.1%
Monthly Payment	\$2000	\$1400
Savings	\$600 per month in reduced payments	

Family B: Unemployment Assistance

- **In 2006:** Family B took out a 30 year fixed mortgage with a balance of \$250,000 and an interest rate of 9%. Their monthly payment was about \$2000 per month. Family B had monthly income of \$6500 per month at that time.
- **Today:** All members of Family B have been unemployed for 4 months. They are collecting unemployment benefits equal to \$2000 per month.
- **With Unemployment Assistance:** For up to 6 months, Family B's payment will be temporarily set at 31% of current monthly income, or lower (about \$620 per month). *This will reduce their monthly payments by nearly \$1,400 per month, and postpone payments of \$8,280 for six months while they look for new jobs.*
- At the end of the 6 months, Family B may become re-employed and resume their regular \$2000 per month payment, plus the capitalized postponed payments. If Family B is re-employed with lower paying jobs, or otherwise have a continuing financial hardship, they will be considered for a permanent HAMP modification excluding any temporary income. If they receive this modification, their payment will be set at 31% of their new lower monthly income, as shown in example above for Family A.

	Existing Mortgage	6 Month Temporary Assistance
Balance	\$240,000	\$240,000
Remaining Years	26	26
Interest Rate	9.0%	9.0%
Monthly Payment	\$2000	\$620
Savings	\$1,380 per month, \$8280 over 6 months	

2014 Hamp Guidelines

Yan Bai



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