

Investigation of Housing and Foreclosure Crisis



Ranking Member Cummings is regarded as one of the foremost national leaders fighting for the rights of homeowners and taxpayers alike. Ranking Member Cummings' wide ranging [investigation](#) examined illegal foreclosures, inflated fees, and other abuses against U.S. servicemembers and their families.

He has also worked with housing regulators to implement reforms that have allowed hundreds of thousands of Americans to stay in their homes. In part due to Ranking Member Cummings' work, more homeowners can refinance their loans to record-low interest rates, more unemployed homeowners can extend their forbearance periods, and more of our men and women in uniform can apply for foreclosure prevention programs when forced to relocate for work.

Ranking Member Cummings continues to press the Federal Housing Finance Agency (FHFA) to allow Fannie Mae and Freddie Mac to implement principal reduction mortgage modification programs for homeowners facing foreclosure. Follow the links below to learn more about the investigation.

Five Things You Should Know:

1.

The housing and foreclosure crisis continues to threaten
4.
[approved](#)
[introduced](#)

The House overwhelmingly [passed](#) an amendment to the M
2.
[help](#)
[extension](#)
[transition](#)

Ranking Member Cummins [respe](#)
5.

Ranking Member Cummins [hugs](#) and Federal Champion
3.
[forum](#)
[“Fighting on the Home Front,”](#)

Ranking Member Cummins [spea](#) [headed](#) congressional

Ranking Member Cummings' Work in the 112th Congress:

Quick Links:

Press Clips

- [Read](#) "Rep. Cummings Becoming Voice for Distressed Homeowners," a *Washington Post* profile.
- [Read](#) "Elijah Cummings Gets Help in Edward DeMarco Fight" from *Politico*
- [Read](#) "Elijah Cummings, the Homeowner Crusader," a *Politico* profile
- [Watch](#) Cummings on NBC's *Meet the Press* Press Pass
- [Watch](#) Cummings on *MSNBC's Morning Joe* talking about the housing and foreclosure crisis
- [Watch](#) Cummings talk about keeping Servicemembers in their Homes on *MSNBC*
- [Read](#) Lawmakers Seek to Protect Troops from Foreclosure from the *Washington Post*
- [Read](#) Cummings Presses Issa To Subpoena Banks Over Foreclosure Crisis from *The Hill*.

Press Releases

- [Read](#) Cummings and Tierney Call on DeMarco to Comply with Congressional Request for Information on Principal Reduction
- [Read](#) Internal Documents Show Fannie Mae Believed Principal Reduction Would Save Taxpayers Money
- [Read](#) Cummings and Tierney Demand Answers from FHFA
- [Watch](#) Tierney and DeMarco on Principal Reduction
- [Read](#) Cummings, Tierney Urge Issa to Subpoena Documents from FHFA on Principal Reduction
- [Read](#) Top Fed Official Makes Strong Pitch for More Aggressive Housing Policies Including Targeted Principal Reduction Program
- [Watch](#) Cummings Address the National Association of Real Estate Brokers on the Housing and Foreclosure Crisis.
- [Read](#) Cummings Honored As “Federal Champion of the Year
- [Read](#) Cummings Launches Major Investigation of Mortgage Servicer Abuses
- [Read](#) Cummings Seeks Bank Subpoenas on Foreclosure Crisis