

Alys Cohen

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National Consumer Law Center

Alys Cohen is the Director of Federal Housing Advocacy at the National Consumer Law Center's Washington office, where she leads NCLC's national work on sustainable homeownership. She has been active in areas including the development of the federal CARES Act on COVID relief, the Homeowner Assistance Fund and HAMP mortgage assistance programs, FHA and VA lending and loss mitigation, Dodd-Frank legislation and regulations, federal mortgage servicing regulation, predatory mortgage origination, manufactured housing, and civil rights issues, including market access for borrowers with limited English proficiency. She also coordinates NCLC's work on energy efficiency housing finance and disaster response.

Alys regularly partners with consumer, legal services, community, energy efficiency, labor, and civil rights organizations, as well as with members of industry and government. She has trained and consulted with attorneys, organizers, mediators, state advocates, and housing counselors nationwide on homeownership law and policy matters. Alys is a member of Fannie Mae's Affordable Housing Advisory Council and the Mortgage Bankers Association Consumer Affairs Advisory Council. She also is a member of the American Council for an Energy Efficient Economy (ACEEE) Research Advisory Board, where she helps to assess and guide ACEEE research capabilities and activities.

Alys co-authored, with fellow NCLC senior attorney [Karen Lusson](#), the [Ensuring Consumer Protections in the Delivery of Energy-Efficiency Financing and Renewable-Energy Programs](#) chapter in *What's Possible: Investing Now for Prosperous, Sustainable Neighborhoods*. She is a contributing author of NCLC's *Credit Discrimination*, and also has worked on NCLC's *Truth in Lending* and *Mortgage Lending* treatises.

Prior to joining NCLC, Alys served as an attorney in the Federal Trade Commission's Bureau of Consumer Protection, Division of Financial Practices, where she focused on predatory mortgage lending and discrimination matters. She is a graduate of the University of Pennsylvania Law School, where she served as an Associate Editor of the *Law Review* and as an advocate in the Civil Practice Clinic and the Guild Food Stamp Clinic.