



## CHLA Highlights – 1<sup>st</sup> Quarter 2026

### POLICY ACCOMPLISHMENTS

- **Congress Kills VA Home Purchase Fee Hikes.** In February, the Veterans Committee drops proposed VA home purchase fee hikes from H.R. 6047, after CHLA was the only group to publicly oppose them, in a [January Letter to the Veterans Committee](#).
- **Fannie/Freddie Reduce Condo Insurance Requirements.** In March, Fannie, Freddie reduce condo insurance replacement cost and deductible requirements – changes CHLA had lobbied for and taken the lead in publicly calling for [e.g., [December 2025 oped](#)]
- **Trump Administration Directs Fannie/Freddie to Increase MBS Purchases.** [Politico](#) and [Bloomberg](#) articles highlight the Trump Administration GSE Directive to purchase MBS to bring down rates and CHLA’s leadership role in calling for such action.

### CHLA ANNUAL IMB REPORT

- In January CHLA releases its annual [Report on IMBs](#) explaining who IMBs are, charting IMBs’ growing mortgage market dominance, and identifying key developments in 2025.

### OP-EDS

- **Housing Wire.** [Insurance Is Having a Growing Impact on Condo Affordability.](#) An op-Ed by Kelly Welch analyzes the positives and negatives of GSE condo changes.
- **Housing Wire.** [Single Credit Bureau Pulls: Look Before You Leap.](#) Taylor Stork lays out the various problems with proposals to move to a single credit bureau pull.
- **National Mortgage News.** [The Mortgage Market Runs on IMBs.](#) Taylor Stork covers the key findings and policy recommendations in CHLA’s 2025 annual IMB Report.
- **Housing Wire.** [Tapping Investments for Homeownership Down Payments.](#) CHLA tax proposals to make it easier to access 401(k)s & stock holdings for home down payments.

### ACTIONS

- In January, CHLA releases its key [Policy Initiatives and Priorities](#) for 2026.
- [CHLA Opposes Single Credit Bureau Pull Proposal.](#) CHLA systematically lays out problems with a single pull proposal, in an addendum to its Credit Score White Paper.
- **CHLA Calls for Reduction in FHA Premiums, End of Life of Loan.** [Scotsman Guide](#) highlights CHLA calls for premium cuts in the wake of a strong FHA financial report.
- **CHLA Recommendations on VA Partial Claims.** CHLA asks for borrower protections from payment hikes, implementation delays in a [letter to the Veterans Administration](#).

### CHLA IN THE NEWS

- A [Scotsman Guide](#) article highlights starkly contrasting positions of CHLA and MBA on proposals to move to a single credit bureau pull for certain Fannie/Freddie loans.
- [Housing Wire](#) and [Scotsman Guide](#) run articles highlighting CHLA annual IMB Report.