



CHLA Highlights – 1st 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 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.



CHLA Highlights – 4th Quarter 2025

CHLA POLICY ACCOMPLISHMENTS

- **CFPB Kills Burdensome IMB Rules.** A [National Mortgage News article](#) highlights CHLA's efforts, as the CFPB kills the offender registry and form contract rules.
- **Fannie/Freddie Increases in Loan Portfolios.** Fannie and Freddie release data showing increases in portfolios, long a CHLA priority to help bring down mortgage rates.
- **Fannie Mae Eliminates Minimum FICO Score from Selling Guide.** A [Scotsman Guide Article](#) notes CHLA pushed for this action in July and criticized FICO monopoly.

CHLA OP-EDS

- **Housing Wire.** [An Action Plan for Condo Affordability.](#) An op-Ed by Kelly Welch lays out steps FHA and the GSEs can take for more affordable and available condo loans.

TOP CHLA ACTIONS

- [CHLA Proposal for FHA to finance condo projects approved by Fannie/Freddie.](#) CHLA joins the Community Associations Institute in a letter to FHA, citing its retreat from condo loans and asking FHA to finance Fannie/Freddie approved condo projects.
- [CHLA Comment Letter on ECOA.](#) A CHLA comment letter supports the CFPB's proposal to end disparate impact, criticizing prior CFPB efforts to apply CRA to IMBs.
- [CHLA Comment Letter on FHFA Strategic Plan.](#) A CHLA comment letter offers a detailed explanation of the June CHLA sponsored IMB Sign-On letter, offering recommendations to protect IMBs in a Fannie/Freddie exit from conservatorship.

CHLA EVENTS

- [Housing Wire Mortgage Banking Summit.](#) Rob Zimmer represents CHLA in a debate on whether Fannie and Freddie can exit conservatorship without market disruptions.

CHLA IN THE NEWS

- **National Mortgage News:** [Trump Targets Onerous State Laws, Wins Lender Support.](#) Article highlights CHLA's support of Trump Administration order preempting state AI restrictions and CHLA's earlier support for House tax provision doing the same.
- **Housing Wire:** [Debate Heats up on GSE's Potentially Larger Role as MBS Buyers.](#) Article highlights CHLA's advocacy for Fannie/Freddie to buy loans to bring down rates.
- **Housing Wire:** [Pulte Says LLPA Fees Under Review, Signals Relief for Borrowers.](#) Article highlights CHLA's support for lowering LLPAs for 1st time homebuyers.
- **National Mortgage News December GSE Articles** featured [CHLA fighting to protect smaller lenders](#) [*G Fee Parity*] and [CHLA efforts to cut rates](#) (via portfolio purchase).
- **Housing Wire.** [Mortgage trade groups back CFPB plan to revise ECOA. Consumer groups push back.](#) Article cites CHLA opposition to disparate impact and CHLA calls to end FHA Life of loan premiums, cut GSE LLPAs, and reduce LO licensing barriers.



CHLA Highlights – 3rd Quarter 2025

CHLA POLICY ACCOMPLISHMENTS

- **[Enactment of Trigger Leads Legislation.](#)** CHLA was the first trade group to press for action to restrict trigger leads, in a 2022 a **[Letter to the CFPB](#)**, and CHLA played a critical role in the Senate fixing a flawed House bill that excluded correspondent lenders and GSE cash window sellers (servicing released) from receiving trigger leads.

CHLA OP-EDS

- **National Mortgage News:** **[Fair Isaac’s White Paper Makes it Clear it is Raising Prices.](#)** Op-Ed by Rob Zimmer continues to press FICO on monopolistic pricing.
- **Housing Wire:** **[Top 5 IMB Priorities for GSEs in a Post-Conservatorship World.](#)** CHLA Op-ed highlights G Fee parity, Robust cash window, no Wall Street bank charters, keeping two GSEs, and bringing down mortgage rates as top priorities for IMBs.

TOP CHLA ACTIONS

- **[IMB Sign-On Letter](#)** – **GSE Conservatorship Exit.** CHLA spearheads letter signed by 46 IMBs naming top IMB priorities in a Fannie Mae/Freddie Mac conservatorship exit.
- **[CHLA Calls on FHA to Insure Loans in Fannie/Freddie Approved Condo Projects.](#)** CHLA asks for FHA Condo flexibility as part of any Administration housing emergency.
- **[CHLA Starker Exchange Initiative: Capital Gains Use for Child Down Payment.](#)** Proposal to waive capital gains if child/grandchild uses funds for 1st time home purchase.
- **[CHLA Letter to FHFA Director Pulte Urging action to Restrain FICO Price Hikes.](#)** CHLA letter urges FHFA Director Pulte to take actions to stop more FICO price hikes.

CHLA EVENTS

- **CHLA Webinar on “*The Future of IMBs.*”** Panelists were Mitch Kiter from Weiner, Brodsky; Meg Burns from Housing Policy Council; and Mike Brown from Xactus.
- **DC Member Fly-In.** CHLA hosts DC fly-in, offering member meetings with White House staff and officials from FHA, Ginnie Mae, FHFA, Fannie Mae, and Freddie Mac.
- **CHLA Roundtable** – on (1) down payment options and (2) condos. Panelists included former FHA Commissioner Brian Montgomery, USMI President Seth Appleton, CAI President Dawn Bauman, DCHFA Director Christopher Donald, and Kelly Welch.
- **CHLA Webinar on GSE Conservatorship Exit, Part 2.** Panelists were Ron Haynie (ICBA), Mike Calhoun (Committee for Responsible Lending), & Rob Zimmer (CHLA).

CHLA IN THE NEWS

- **Housing Wire:** **[Fannie, Freddie Merger Buzz Draws Mixed Market Response.](#)** CHLA is the first trade group to publicly oppose rumored merger of Fannie and Freddie.
- **National Mortgage News:** **[CHLA Floats Rewrite of LO Comp Rule.](#)** Detailed story on CHLA LO Comp White Paper, calling for end to limits on compensation **within** firms.



CHLA Highlights – 2nd Quarter 2025

CHLA POLICY ACCOMPLISHMENTS

- The enacted **Tax Bill** included a number of priorities CHLA has long advocated for: a big boost in the SALT cap, permanent small business 20% deduction, and MI deductibility.
- **CFPB announces** it won't enforce its **Offender Registry** filing requirements for smaller IMBs, long a CFPB priority and a request in [CHLA's February letter to the CFPB](#).
- The House passes the **Trigger Lead Bill** by unanimous vote. CHLA teed this issue up in a [2022 Letter](#), and the bill was changed to protect smaller lenders at [CHLA's request](#).
- FHA eliminates cumbersome Reconsideration of Value (ROV) requirements.

CHLA OP-EDS

- **The Mortgage Note:** [“Congress is Putting Trigger Locks on Abusive Mortgage Solicitations.”](#) CHLA op-ed on the importance of the House-passed trigger leads bill.
- **National Mortgage News:** [“Condo Rules Need Reform to Keep Homes Affordable”](#). Kelly Welsh op-ed on the need for condo eligibility transparency and balanced policies.

CHLA WASHINGTON DC MEMBER FLY-IN

- **DC Fly-In.** In early May, CHLA hosted its semi-annual member DC fly-in. The fly-in featured meetings with White House staff & top officials from FHA, Ginnie Mae, FHFA.
- **CHLA Webinar on GSE Exit from Conservatorship.** This April 3rd [CHLA webinar](#) featured experts from the Realtors, investment firm Graham-Fischer and CHLA.
- **Scott Olson on Robbie Chrisman Podcast.** Robbie Chrisman's [June 2 Podcast](#) featured an interview with Scott Olson, CHLA's Executive Director.

TOP CHLA ACTIONS

- [CHLA LO Comp White Paper.](#) This CHLA piece chronicled the history of LO Comp and called on Congress to end restrictions on compensation to loan originator employees.
- [CHLA Letter on VASP Program.](#) In April CHLA wrote the Veterans Committee, identifying ways to protect distressed VA loan borrowers, in a cost effective way.
- [CHLA Letter to FHFA Director Pulte on FICO Price hikes.](#) CHLA continued its aggressive campaign to call out FICO monopolistic price hikes in a letter to the FHFA.
- **CFPB Small IMB Exemption.** CHLA took its campaign to Congress, to ask for a small IMB exemption from CFPB supervision comparable to the one small banks already have.
- **Relief from State Regulation of AI.** In May, CHLA wrote the Senate, asking it to accept the House tax bill provision restricting state regulation of AI for the next decade.

CHLA IN THE NEWS

- **National Mortgage News:** [“Lenders Get a Better View of Condo Blacklist But Want More”](#). Article highlights CHLA efforts to press Fannie, Freddie for more transparency.
- **Housing Wire:** [“FHA Updates Loss Mitigation Waterfall”](#). Article cites CHLA.



CHLA Highlights – 1st Quarter 2025

CHLA POLICY ACCOMPLISHMENTS

- Freddie Mac permits non-seller/servicers access to the list of approved condo projects.
- FHA acts on a number of incremental policy changes which CHLA had advocated for: (1) FHA allows reimbursements to servicers for taxes and insurance advances.
(2) FHA rescinds detailed appraisal bias requirements.
(3) FHA delays energy requirements for new homes (CHLA then asks FHA to kill them).
(4) FHA streamlines loss mitigation process, to curb excessive loss mitigation requests.

CHLA IMB REPORT

- CHLA releases its annual [IMB Report](#), highlighting 2024 advocacy accomplishments, explaining what IMBs are, and laying out CHLA [2025 Policy Initiatives and Priorities](#).

CHLA VIRTUAL ROUNDTABLE

- CHLA hosts a webinar on the potential exit of Fannie and Freddie from conservatorship, explaining the history of the conservatorship and critical policy options and choices.

CHLA OP-EDS

- **National Mortgage News:** [Protect FHA and Ginnie Mae](#). A CHLA Op-Ed makes the case why FHA and Ginnie are vital and should be spared from HUD staffing cuts.
- **Housing Wire:** [The 2024 CHLA Report on IMBs](#). A CHLA Op-Ed explains why advocacy on behalf of smaller IMBs is critical in the face of sweeping policy changes.

KEY ACTIONS

- **CHLA [Letter to FHFA Director Pulte](#)**. A CHLA letter to just confirmed Director Pulte lays out CHLA's top policy priorities for Fannie Mae and Freddie Mac: maintaining the GSEs' footprint; a robust cash window with G Fee parity; completing the replacement of repurchase demands with indemnifications; and reining in runaway FICO price hikes.
- **CHLA [Letter to CFPB Acting Director Vought](#)**. A CHLA letter to CFPB lays out CHLA's top priorities for CFPB reforms: exempting smaller IMBs from CFPB supervision and enforcement; ending regulation by enforcement; reforming LO Comp; and immediately suspending the CFPB's court order registry requirements.

CHLA IN THE NEWS

- **Scotsman Guide:** [Mortgage Trade Groups Again Push to Ban Trigger Leads](#). Article highlights CHLA, other groups resuming the push to ban abusive trigger leads.
- **National Mortgage News:** [CFPB Should Use Lighter Touch on IMBs, CHLA Says](#). Features CHLA's letter to CFPB arguing for regulatory streamlining for smaller IMBs.