



CHLA Highlights – 2nd Quarter 2026

CHLA POLICY ACCOMPLISHMENTS

- **FHA Rejects Single Credit Pull.** FHA announces it “[will keep Tri-Merge](#)”. CHLA has led opposition to single pull proposals, citing concerns in a [January White Paper](#).
- **VA Adopts CHLA Request to Scrap Loss Mitigation Payment Increases.** A [Scotsman Guide Article](#) highlights CHLA’s leadership, including its [March Letter](#).
- **CFPB Eliminates Use of Disparate Impact.** In April, the CFPB issued a [Final Rule](#) to end use of disparate impact – a step CHLA called for in its December [Comment Letter](#).

CHLA GEN Z HOMEOWNERSHIP REPORT AND ROUNDTABLE

- In May CHLA releases its [Gen Z Homeownership White Paper](#), calling for bold tax initiatives to help with down payments and a focus on entry level homeownership.
- A week later, CHLA held an in-person Roundtable on the Paper, with experts presenting research on Gen Z homeownership and debating solutions to Gen Z challenges.

CHLA OP-EDS

- **National Mortgage News.** [State Mortgage Regulators Need a Supervision Reset](#). Scott Olson and Wayne Watkinson raise concerns about states imposing excessive fees as part of the multi-state exam process and lay out objectives for balanced IMB supervision.
- **National Mortgage News.** [CHLA Calls for Moon Shot to Boost Gen Z Homeownership](#). Op-ed features Gen Z homeownership research by CHLA members and offers a bold plan to address the challenges of Gen Z in buying their first home.

CHLA ACTIONS

- **Bank Mortgage Asset Risk Weights.** CHLA submits a [Comment Letter](#), calling for more flexibility for warehouse loans and renewing its call for a standby Ginnie Liquidity facility. [See [Housing Wire](#), [Scotsman Guide](#), and [National Mortgage News](#)].
- **Trigger Leads Implementation.** CHLA writes a [Letter](#) to the CFPB and FTC, asking for guidance, plus protections and opt-in procedures for smaller correspondent lenders.
- **More Competition in Credit Scores.** [CHLA writes FHFA](#), citing FICO price hikes to call for fast tracking Vantage Score & GSEs setting up their own credit score capabilities.
- **GSE Appraisal Reforms.** CHLA joins other trade groups in a [Letter to FHFA](#), seeking reforms to streamline Fannie Mae/Freddie Mac appraisal requirements.

CHLA IN THE NEWS

- A [Scotsman Guide Article](#) highlights industry concerns about the **end of condo limited reviews and reserve hikes**, prominently citing CHLA’s opposition to these changes.
- A [Politico Article](#) features the growing use of AI in housing and mortgage origination, citing **CHLA concerns about overzealous regulation of AI by federal agencies**.



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.