



CHLA Highlights: 3rd Quarter 2026

CHLA POLICY ACCOMPLISHMENTS

- A [Tweet by FHFA Director Pulte](#) highlights a [National Mortgage Professional article](#) about a [CHLA Letter](#) urging Freddie Mac to buy MBS, to reduce mortgage rates.
- FHFA takes actions to open up Vantage Score for all GSE lenders [[National Mortgage Professional](#)] and to publicly release FICO 10T data [[National Mortgage News](#)].

CHLA GINNIE MAE WHITE PAPER

- CHLA releases its [Ginnie Mae White Paper](#) – with CHLA’s G-TALF proposal for a standby liquidity facility and support for HPC’s IMB collateralized advance proposal.

CHLA ROUNDTABLES [at CHLA Member Fly-in]

- **Road to Housing Act Panel:** Top housing staffers on the House Financial Services and Senate Banking Committee discuss the impact of the “Road to Housing Act” legislation.
- **2026 Election Impact on Housing Panel:** A top Bloomberg reporter interviews leading experts on what the 2026 elections might mean for housing and mortgage policies.
- **Ginnie Mae Panel:** Former Ginnie President Ted Tozer, Planet Home’s Chris Joles, and Angel Hernandez (Guidehouse) discuss CHLA G-TALF proposal and Ginnie issues.

CHLA OP-EDS

- **Housing Wire.** [Condo Approval Policies Should Balance Prudent Underwriting and Affordability](#). Kelly Welch offers alternatives to FHFA’s recent elimination of condo limited reviews and to GSE pending increases in condo HOA reserve requirements.

CHLA ACTIONS

- **GSE Condo Approval Letter.** CHLA spearheads a CHLA/CAI/NAMB [Letter to FHFA](#) asking to restore GSE limited reviews and delay increased reserve requirements.
- **CFPB Regulatory Recommendations.** CHLA sends a [CFPB Comment Letter](#) seeking small IMB supervisory exemptions and limiting LO Comp to payments between firms.
- **RHS Staff Transfers.** CHLA sends a [Letter to RHS](#) expressing concerns about staff transfers to St. Louis and its adverse impact on creating delegated underwriting authority.
- A [CHLA Letter](#) seeks lender payments and LO Comp flexibility for Small Dollar loans.

CHLA IN THE NEWS

- CHLA Ginnie Mae White Paper and G-TALF proposal is extensively reported on - by [Scotsman Guide](#), [National Mortgage Professional](#), and [Inside Mortgage Finance](#).
- A [National Mortgage Professional article](#) focuses exclusively on CHLA letter to FHFA seeking IMB membership in and access to advances from the Federal Home Loan Banks.



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.
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- **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.