



September 29, 2026

The Honorable Tim Scott
Chairman
Senate Banking, Housing, and
Urban Affairs Committee
United States Senate
534 Dirksen Senate Office Building
Washington, DC 20510

The Honorable Elizabeth Warren
Ranking Member
Senate Banking, Housing and
Urban Affairs Committee
United States Senate
534 Dirksen Senate Office Building
Washington, DC 20510

Dear Chairman Scott and Ranking Member Warren:

The Community Home Lenders of America (CHLA)¹ is writing to express strong support for the nomination of Matt Jones to serve as Assistant Secretary for Housing and Commissioner of the Federal Housing Administration (FHA).

Mr. Jones brings a rare combination of housing policy expertise, government experience, and mortgage industry knowledge. That breadth of experience makes him exceptionally well qualified to lead FHA at a consequential time for the agency and the nation's housing market. He understands both FHA's mission to expand sustainable homeownership and the need to protect taxpayers through prudent risk management, strong program integrity, and sound stewardship.

FHA is a vital source of mortgage credit for first-time homebuyers, minority households, and other underserved borrowers. Effective leadership therefore requires sound policy judgment, a clear understanding of borrowers' needs, and practical knowledge of the lenders and servicers that deliver FHA programs. Modernizing FHA's systems and processes, improving program effectiveness, addressing housing affordability, and preserving the safety and soundness of the Mutual Mortgage Insurance Fund are critical to strengthening FHA.

CHLA has worked with Mr. Jones over many years and is confident that he has the experience, judgment, and leadership skills necessary to strengthen FHA, expand responsible access to mortgage credit, and ensure the agency remains financially sound for the long term.

For these reasons, CHLA strongly urges the Committee to approve Mr. Jones' nomination when it meets this week and promptly advance it to the full Senate. Thank you for consideration of our recommendation.

Sincerely

COMMUNITY HOME LENDERS OF AMERICA

¹ CHLA is the only national trade association that exclusively represents non-bank mortgage lender/servicers (also known as independent mortgage banks or IMBs).