



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.