

Dodd Frank Briefs, Reports & Press Releases

- Press Statement: CFPB Issues Proposal to Permit Mortgage Lenders to Make Unaffordable Loans Without Consequences; May be Challenged Under the APA, August 18, 2020
- Press Release: CFPB Proposal Would Encourage Unaffordable Mortgage Lending and Threaten Access to Credit, June 22, 2020
- Optional, Early Compliance is a Common Regulatory Tool: Early Adopters Can Choose Phase-In Date issue brief and Press Release, May 2015
- Statement re: CFPB's new mortgage disclosure rules disappoint, Nov. 20, 2013

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Dodd Frank Comments and Testimony

Comments

- NCLC-CFA Comments to CFPB Opposing the Proposed Rule on the Dodd-Frank Ability to Repay Seasoned Qualified Mortgage, Oct. 1, 2020. Short Comments
- NCLC, CFA, and Prosperity Now long comments to the CFPB re: Qualified Mortgage Loan Definition under the Truth-in-Lending Act (Regulation Z), Sept. 8, 2020
- Civil Rights and Consumer Group Comments to the CFPB re: the General Qualified Mortgage Loan Definition under the Truth in Lending Act (Regulation Z): General, Sept. 8, 2020
- Group Letter to the CFPB requesting an extension to the 30-day comment period for the Seasoned Qualified Mortgage Loan Definition, Sept. 3, 2020
- Comments to CFPB on Qualified Mortgage Definition under the Truth in Lending Act (Regulation Z): Extension of Sunset Date, Aug. 10, 2020
- Group letter to CFPB Urging Pause of Revising Qualified Mortgage Definition and Extend Current Patch through COVID-19 Crisis, July 27, 2020; Press Release
- Comments to CFPB on Qualified Mortgage from NCLC, Consumer Federation of America, National Community Stabilization Trust, and Atlanta Legal Aid Society, Sept. 16, 2019
- Coalition letter to the CFPB re: ANPRM on Qualified Mortgage Definition, Sept. 10, 2019
- Comments to CFPB in response to Request for Information Regarding the CFPB's Adopted Regulations and New Rulemaking Authorities, June 19, 2018
- Comments to CFPB Amendments to Federal Mortgage Disclosure Requirements Under the Truth in Lending Act (Regulation Z), Oct. 2017
- Comments to CFPB regarding the Notice of Assessment of Ability-to-Repay/Qualified Mortgage Rule, July 31, 2017

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Testimony

- Testimony on the appraisal industry, the Dodd-Frank Act's impact regarding appraisals, and the future of appraisals, Nov. 16, 2016
- Testimony of Alys Cohen on behalf of NCLC and NACA before the Consumer Financial

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Dodd Frank Letters

- NCLC Letter requesting that the deadline for the Seasoned QM Definition be extended for Yom Kippur, Sep. 17, 2020
- Consumers, Lenders, and Mortgage Insurers Letter to CFPB re: rulemaking re: definition of the Qualified Mortgage (QM), Jan. 21, 2020
- Coalition letter opposing H.R. 1153, the Mortgage Choice Act, Feb. 6, 2018
- Joint Letter of Opposition to H.R. 2570, the Mortgage Fairness Act of 2017, Dec. 11, 2017
- Group letter opposing S. 2155, the “Economic Growth, Regulatory Relief, and Consumer Protection Act,” Dec. 1, 2017
- NCLC/CRL letter opposing several bills rolling back Dodd-Frank housing protections (H.R. 3299, H.R. 1153, H.R. 3221, H.R. 3978), Nov. 13, 2017
- Coalition letter opposing several deregulatory bills including H.R. 1699 removing protections for manufactured housing, Nov., 2017

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