Dodd Frank Briefs, Reports & Press Releases

- 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

Dodd Frank Policy Analysis Archive

Dodd Frank Comments and Testimony

Comments

- 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 Protection Bureau re: The Dodd-Frank Ability to Repay Qualified Mortgage Rule, January 10, 2013

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Dodd Frank Letters

- 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
• 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