



A Guide to MBA's State and Local Association Resources

Introduction

There are approximately 134 state and local real estate finance associations throughout the United States. Though aligned with each other and with the national MBA, each of these groups is independent of MBA in Washington, DC. Indeed, in many cases, local or regional groups are independent of their state association, which organizes annual conferences and coordinates advocacy with MBA in their capital and in Washington, DC.

The industry needs strong local and state associations to advocate for member company interests and defend against policy threats. To serve these groups and help make them successful in their primary mission, MBA offers a robust suite of programs and services to support this unique network of professional staff and volunteers. However, the community faces a daunting array of challenges.

The Challenges

To fully appreciate just how acute the advocacy situation in state capitals is, it is important to consider the following:

- I. Among the 50 state legislatures, there are nearly 7,400 individual state legislators and thousands more legislative staffers; also,
- II. Licensed mortgage lenders and servicers are regulated by nearly 60 different agencies at the state level; and,
- III. With policy affecting member company operations increasingly being set at county and municipal levels, any environmental scan would be incomplete without considering the more than 3,000 county governments and nearly 20,000 municipal governments.

Of course, one must also consider how states work together to supervise industry. For example, the aggressive actions of state attorneys general have led, over the years, to increased enforcement and legal settlements costing MBA member companies millions of dollars. Additionally, certain federal laws, such as the *Secure and Fair Enforcement for Mortgage Licensing Act of 2008* (SAFE Act), have driven new levels of interstate regulatory collaboration through the Nationwide Multistate Licensing System and Registry (NMLS), and the regulator committees of the Conference of State Bank Supervisors (CSBS) and the American Association of Residential Mortgage Regulators (AARMR).

It is also important to add that legislative policymakers will actively emulate each other and will use their professional organizations – e.g., National Conference of State Legislatures (NCSL), State Government Affairs Council (SGAC), and others – to push for promulgation of regulatory policy across the country using a “model bill” process. The view is often that federal policy standards and laws serve as a floor, rather than a ceiling, for industry requirements. As these policies are considered and operationalized by different states, it is vital that advocacy focuses on achieving consistency.

Taken as a whole, it is easy to see that industry advocacy has become an increasingly state and local challenge. And the propensity for state policymakers to collaborate, mimic, or echo each other's policies necessitates a new approach. If the voice of the industry is missing from debates in any state capital,

there is a high potential for the enactment or promulgation of misguided public policy. Such a flawed approach to supervision could easily lead to the spread of those requirements to other states. Thus, where the industry is weak anywhere, it makes the industry vulnerable everywhere.

MBA's Program

MBA works as a force multiplier for the 134 state and local industry partner associations and has established a dynamic program to serve them in their essential roles. The program, MBA's **State Relations Initiative**, is designed around three key areas of alignment: advocacy, communications, and business development. The program also includes a three-person team dedicated to serving these association partners. They are organized into two divisions – staff assigned to assist groups with their administrative needs, and staff designated to host the discussion and industry response to issues in the states.

Several solutions offered to state and local groups, described below, were specifically established to serve partner associations. However, there are others that are existing MBA programs that have been “re-tooled” to serve the vast network of groups. One important consideration is that not all state and local association member companies are members of MBA, and this may result in some limitations on extending these offerings. Nevertheless, MBA is committed to maximizing the SRI's effectiveness as staff work with all partners to help serve the needs of volunteer leaders who represent the industry.

The purpose of this document is to provide a detailed guide for state and local leaders who serve as volunteers or staff within this nationwide network of real estate finance industry groups. It is not an expression of the totality of MBA's activity. For more information on the variety of resources provided by MBA, please visit MBA.org.

MBA State Government Affairs Team

MBA employs more than 150 staff members principally out of its office in Washington, D.C. Staff dedicated to serving you and your organization consists of the following team members:



Pete Mills

Senior Vice President, Residential Policy & Member Engagement

Pete Mills is Senior Vice President of Residential Policy and Member Engagement at MBA. In this position, he leads MBA's residential policy team and state and local advocacy program and directs MBA's residential member engagement efforts across the MBA value platform.

Mills is an experienced financial services industry executive with more than 30 years of expertise in public affairs, government relations, public policy, and research, all in the housing and mortgage finance arena. Prior to joining MBA, he served as Managing Director and co-founder of the Community Banking Project, a public policy organization that represented the interests of companies and coalitions involved in the housing and mortgage finance industries.

During his career, Mills led corporate public affairs for Countrywide Financial, managed trade association policy advocacy for the California Mortgage Bankers Association and the California Association of Realtors, and conducted housing policy research at the Federal Reserve Board. He has a BA in Economics from the University of California at Berkeley, where he graduated with distinction in 1982.



William Kooper

Vice President, State Government Affairs & Industry Relations

William Kooper is Vice President of State Government Affairs and Industry Relations at MBA and in that capacity leads MBA's advocacy efforts at the state and local level as well as MBA's engagement with mortgage banking associations across the country. William is responsible for the MBA State Legislative and Regulatory Committee and State Relations Committee and leads the State Relations Initiative -- MBA's program to partner with state associations to align business development, communications, and advocacy interests.

William joined MBA in 2001 as Director of Government Affairs and has had a variety of roles assisting MBA members. Before leading the state program, he was Associate Vice President of Legislative and Political Affairs, where he directed the Mortgage Action Alliance, executed MBA's National Advocacy Conference, and served as staff to MORPAC. Prior to joining MBA, William was appointed by President Bill Clinton as Special Assistant and Briefing Coordinator to U.S. Department of Housing and Urban Development (HUD) Secretary, Andrew Cuomo. William's other positions have included Manager of Government Relations at HIP Health Plans, Senior Legislative Associate to the New York State Assembly Committee on Health, Research Analyst for the New York State Assembly's Council on Health Care Financing, and Confidential Assistance to New York Governor Mario Cuomo.

William was born in New York City and raised in Newtown, Connecticut. He received his MPA with a concentration in management from New York University in 1991 and his BA in International Affairs from Trinity University in 1986.



Liz Facemire

Associate Vice President, State Government Affairs

Liz Facemire is the Associate Vice President of State Government Affairs at MBA and takes part in leading the association’s policy and advocacy engagement at the state and local level, which includes serving as primary staff to the association’s State Legislative and Regulatory Committee and its subgroups.

Prior to joining MBA in 2023 as Director of State Government Affairs, Liz spent her career in the industry in a variety of roles, including as a licensed mortgage loan originator and underwriter. In 2018 she served as a state policy lobbyist mostly covering Northwestern states. In 2021, she moved into a specialized role in mortgage policy supporting MBA membership priorities and advocacy efforts externally. She has been a member of many of our state MBA counterparts and has assisted in driving MBA’s policy initiatives throughout her time in Government Affairs.

Liz was born in Albuquerque, New Mexico, and raised in the Phoenix Metro area. She received her B.A. in Communications with a minor in Justice Studies from Arizona State University in 2011.



Ainsley Zimmer

Senior Specialist, State and Local Association Engagement

Ainsley Zimmer is the Senior Specialist for State and Local Association Engagement at MBA and in that capacity works with state and local association volunteers and professional staff to support their unique and vital efforts to represent their members and the real estate finance industry in their states and localities.

Before joining MBA in 2024, Ainsley worked in outreach in the nonprofit sector, coordinating programs and providing resources for nonprofit members and community partners to increase engagement in statewide and localized advocacy efforts in the New York Metro area.

Ainsley was born and raised in Westchester County, New York. She received her B.A. in Government and Sociology with a minor in Data Analytics from the University of Virginia, where she graduated with Highest Distinction in 2023.



Additionally, this document notes specific staff and contact information outside of the State Government Affairs Team pertaining to the responsibilities outlined below.

MBA's State and Local Association Resources

The programs offered to state and local partner groups are organized through MBA's State Relations Initiative (SRI), which is structured around three areas of alignment between MBA and the 134 state and local associations: advocacy, communications, and business development.

I. Advocacy

Advocacy alignment energizes the voice of the industry by promoting participation in the Mortgage Action Alliance (MAA) and other means to support the critical role state and local groups play in state capital and federal advocacy. MBA's State and Local team works closely with MBA's Legislative and Political Affairs team to provide a variety of tools and services.

Advance the Industry and your Association's Priorities with the Mortgage Action Alliance (MAA) - MAA is a voluntary, non-partisan, and free grassroots network of real estate finance professionals. Through enrollment campaigns and amplification of MAA Calls-to-Action, state and local associations are critical to the success of MAA in the United States Congress. State and local partners can also use MAA to strengthen their advocacy value proposition. This success is achieved by working with MBA staff to deploy associations as a part of state advocacy campaigns. These efforts include Calls-to-Action directed at state legislatures as well as state regulators. MBA also offers free MAA content that can appear on state and local association websites, which provides its members with real-time legislative updates and alerts. This website "plug-in" allows your members to receive advocacy information directly from you. For more information, please contact MAA staff at maa@mba.org.

Raise Important Issues and Challenges through MBA's Residential Committees – MBA hosts a variety of residential committees to advance MBA's national advocacy agenda, aid industry regulatory compliance, and inform industry professionals of emerging real estate finance issues. The committee focused on state legislation and regulation is **MBA's State Legislative and Regulatory Committee (SLRC)**. This committee provides state and local associations with regular opportunities to feature issues emerging in state capitals. Through the monthly SLRC exchange call, your association can highlight any advocacy challenges, and MBA can help leverage industry expertise to address them. This engagement can also help leverage the knowledge and networks of other MBA staff and committees. For more information, please contact Liz Facemire at lfacemire@mba.org.

Track Bills in your State with MBA's Free Database Tool – The State Legislative Database is a free resource for all MBA members. The Database regularly monitors thousands of industry-related bills in all 50 states, Puerto Rico, and the District of Columbia. You can use the Database to search and track bills, set up watch lists and email alerts, and access the legislative glossary for plain-language interpretations. Every month, MBA staff holds a State Legislative Database Training to walk participants through the variety of database functions. The database and trainings are free. You can access the database with your MBA website credentials [here](#). For more information, please contact Ainsley Zimmer at azimmer@mba.org.

Lead your State's Delegation on Capitol Hill at MBA's National Advocacy Conference - MBA's [National Advocacy Conference \(NAC\)](#) is the only advocacy-focused conference pertaining to real estate finance issues in the United States Congress. In addition to hosting an impressive speaker lineup of elected officials, industry experts, and MBA staff, the conference is an opportunity for your association to serve

as the voice of the industry from your state. MBA provides informative policy briefings and materials that prepare you to lead your state delegation to meetings on Capitol Hill with elected officials.

Planning a State Lobby Day is Complicated. MBA's Toolkit Can Help – Meeting with state legislators on an annual lobby day is an effective way to drive your association's advocacy efforts. MBA's State Lobby Day Toolkit is a guide to help your association plan, conduct, and follow up on a lobby day. For more information, please email maa@mba.org. You can also download the toolkit [HERE](https://www.mba.org/docs/default-source/uploadedfiles/state-relations/state-lobby-day-toolkit.pdf).
[<https://www.mba.org/docs/default-source/uploadedfiles/state-relations/state-lobby-day-toolkit.pdf>]

Supporting MORPAC is Easy, Here's How – MORPAC is MBA's voluntary, bi-partisan federal Political Action Committee (PAC). MORPAC raises personal, voluntary contributions from eligible industry professionals to support election efforts of qualified federal candidates whose views and voting records reflect the interests of MBA, its members, and the real estate finance industry. State and local association members who are active MAA members or are employed by a company that has authorized MORPAC may contribute. There are also opportunities for your association to become engaged in MORPAC. For example, your association can participate in MORPAC Action Week, work with MORPAC staff to run a MAA-MORPAC campaign, or help host an MBA Advocacy Roadshow. The Roadshows are especially good opportunities to engage real estate finance professionals from your association in the political process as well as industry advocacy. If you would like to explore these opportunities or just want additional information, please contact MORPAC staff at morpac@mba.org.

II. Communications

It is vital that MBA hear and understand the needs of the state and local community professional staff and volunteers. It is equally important that MBA effectively and continuously communicate its activities and views to all partner groups. To achieve this two-way flow of information, MBA has created an array of tools that also help members of the community stay in touch and help each other without the need to involve the national association. Some of these tools are specifically designed to provide partner associations with information and content for their communications channels, to help boost their group's member value proposition.

Represent your State or Local Association through MBA's State Relations Committee – MBA's State Relations Committee (SRC) is the community intended specifically for state and local association leaders. Each quarter, the SRC holds an exchange call so association leaders can communicate with one another about the operational and administrative challenges their members are facing. Beyond existing as a platform for state and local leaders to discuss needs within their states, the SRC acts as a vehicle for state associations to align their interests with those of the national MBA.

State MBA Volunteer Leaders and Professional Staff Online Community Portal – Joining the SRC grants you access to the community's online portal. Within the portal, association executives and MBA staff will share relevant news and information you can, in turn, share with your association's members.

Biweekly Newsletter – SRC members receive a biweekly newsletter that brings subscribers up to date on federal and state issues affecting the industry. The newsletter also acts as a resource for association leaders to become aware of news and events taking place at state and local associations around the country.

To join the SRC, please contact Ainsley Zimmer at azimmer@mba.org.

Utilize MBA’s State Ambassadors Program to Accomplish Industry Priorities – MBA State Ambassadors are available to perform a variety of duties such as briefing their state’s associations about MBA’s initiatives, conveying MBA’s advocacy priorities during state lobby days, and defining the value of MBA and the state or local association to prospective member companies. Coordinating with your state’s Ambassador is an excellent way to maximize your association’s value proposition. MBA State Ambassadors are appointed by MBA’s Executive Committee and serve as the primary liaison of state association interests to the governance of the national MBA. The Executive Committee selects Ambassadors from among those industry professionals who are engaged at a high level in MBA and their home state association. For more information or questions concerning the State Ambassadors Program, please contact William Kooper at wkooper@mba.org.

Contact MBA’s Speakers Bureau to Request an MBA Expert at Your Association’s Event - Through MBA’s Speakers Bureau, your association can request an MBA industry expert to speak at your association's event, or directly to the leaders at your association. MBA speakers are an excellent way for association executives and members to hear the most significant information concerning a variety of industry issues, including but not limited to, legislative developments, regulatory compliance, and research and economics, among other topics. To request a speaker, please use the MBA Speaker Request Form at this [link](https://www.mba.org/about-mba/mba-speakers-bureau/mba-speaker-request-form). [<https://www.mba.org/about-mba/mba-speakers-bureau/mba-speaker-request-form>]. For more information on this program, please contact speakers@mba.org.

Stay Up to Date with MBA State Data Sheets – The State Mortgage Market Profile Data Sheets are quarterly reports delivered straight to your inbox that combine various economic measures into a one-page report for all 50 states (and the District of Columbia and Puerto Rico). These reports are complimentary and available to your association to stay current on economic metrics at the state level. To sign up now, please access the link [HERE](https://www.mba.org/home/product/state-mortgage-market-profile-for-united-states-single-user-subscription-70536). [<https://www.mba.org/home/product/state-mortgage-market-profile-for-united-states-single-user-subscription-70536>]. For more information and any questions, please contact MBAResearch@mba.org.

Learn from Collaboration at MBA’s State & Local Workshop – Once a year, state and local association leaders and stakeholders gather together in Washington, D.C. to spend two days focused on addressing the administrative and operational challenges they face as executives in running their organizations. This unique group of volunteers and professional staff pools their talents, shares ideas, and compares lessons learned with each other. Attend the Workshop and go home with practical advice and solutions for improving your organization. The Workshop is held annually in conjunction with MBA’s National Advocacy Conference. For more information, please view the event page for the State & Local Workshop [HERE](https://www.mba.org/conferences-and-education/state-and-local-workshop). [<https://www.mba.org/conferences-and-education/state-and-local-workshop>]. For more information on MBA’s State & Local Workshop, please contact Ainsley Zimmer at azimmer@mba.org.

Speak With One Voice by Leveraging MBA’s Co-Branded Materials – Public-facing materials that can be co-branded are available to state and local associations so the industry can speak in unison. This includes the MBA **We Believe** campaign, which presents to consumers, lawmakers, regulators, and influencers throughout the country, all the good work the mortgage industry is doing to ensure the dream of homeownership is realized by Americans. Feel free to access the link [HERE](https://www.mba.org/membership/we-believe) [<https://www.mba.org/membership/we-believe>] to join the We Believe campaign and download relevant materials. **Disaster Recovery** materials are also available to be co-branded. The Disaster Recovery Resource Guide is an outline for homeowners on what to do before and after a disaster. The guide also covers how to start and work through the necessary recovery process. The guide is not only a helpful tool for the general public but can also be used effectively with your state’s regulator. You can

download the full resource guide [HERE](https://www.mba.org/docs/default-source/disaster-relief/18233_mba_natural_disaster_relief_brochure.pdf) [https://www.mba.org/docs/default-source/disaster-relief/18233_mba_natural_disaster_relief_brochure.pdf]. For help or questions on how to best use MBA's co-branded materials, contact William Kooper at wkooper@mba.org.

Amplify Your Voice with MBA's Social Media Communications Toolkit – MBA has developed a social media toolkit to aid state and local associations in sourcing regular content and reaching a large audience via social media. Social media or communications managers can boost your association's social media presence by referring to MBA's content. Feel free to download the toolkit [HERE](https://www.mba.org/docs/default-source/advertising/19179_gar_statelocal_social_media_toolkit.pdf) [https://www.mba.org/docs/default-source/advertising/19179_gar_statelocal_social_media_toolkit.pdf]. If you have further questions, please reach out to Ainsley Zimmer at azimmer@mba.org.

MBA NewsLink Highlights Your News, Announcements, and Opinions – MBA puts out a daily newsletter every weekday (<https://newslink.mba.org/>) and two weekly topic-specific newsletters: Servicing on Tuesday mornings and Commercial/Multifamily on Thursday mornings. The MBA NewsLink team accepts news releases from state partners, subject to editorial discretion, on high-level personnel changes, program or product offerings, and advocacy events. They also welcome op-ed and Question/Answer submissions from members, highlighting thought leadership on issues relevant to the MBA NewsLink readership. Such pieces should be informative rather than advertorial in nature, but the team is happy to give feedback on pitches. To learn more, please contact Michael Tucker at mtucker@mba.org, or Anneliese Mahoney at amahoney@mba.org.

III. Business Development

MBA believes that all companies in the real estate finance industry must join their local, state, and national associations. Indeed, companies should become members of any state association where their firm has a business interest or faces legal or regulatory burdens. Dues revenue from their membership helps to fund professional representation in the chambers of state legislatures. To help facilitate this movement, MBA offers opportunities to help its state and local partners increase membership and financial growth through revenue share, discounted pricing for state association members, and other opportunities.

Participate in the Membership Recruitment Revenue Share Program - Since 2013, state associations have been able to work with MBA's Membership Department (a.k.a. M-Team) to recruit new national member companies and receive a "commission" for their assistance. The amount of the revenue share is based on the new company's first two years of MBA dues. State associations can receive a 15% commission on the first-year dues of any company that they help recruit to be an MBA member. State associations can also receive a 5% commission on the second-year dues of each company they've assisted in recruiting, upon that company's consecutive renewal as an MBA member.

There are no stipulations on how revenue share funds are used. One creative example employed by more than one association has been to offer free first year state dues to companies to encourage them to "join both" the national and state at the same time. To participate, state groups are required to sign a short plain language contract. For more information, state association leaders should contact Laura Hopkins (lhopkins@mba.org).

Join Both Flyer - To support state association membership, MBA launched a tool at the suggestion of state leaders. Specifically, the Join Both flyer encourages prospective companies to join both the

national and state groups. The piece on MBA letterhead describes the unique role and value proposition of state associations in being the voice of the industry in state capitals. It also provides an editable field for the appropriate state association contact information. The flyer is available to all state groups regardless of participation in the membership recruitment revenue share program. To obtain a copy, please contact Ainsley Zimmer at azimmer@mba.org.

MBA's Education Opportunities Can Serve Your Members - The best-in-class nature of MBA's Education program offerings garner much interest from all sectors of the real estate finance industry. To underscore the value of state and local association membership and engagement, MBA offers its partners the opportunity to leverage this to serve their needs as they plan their own educational offerings for their members. MBA encourages all partner associations to think creatively about how they can offer high-value classes and tools from the suite of MBA offerings and reach out to MBA staff about their ideas. A good example of this opportunity in action is states holding an educational event on a given compliance topic and selling a related MBA product. MBA Education can provide a time-limited discount coupon to a state association's members that can be handed out by the state to only those registering for their event. For more information or to explore these ideas, please contact David Upbin at dupbin@mba.org.

Potential Opportunities Related to MBA's Conferences and Meetings - If MBA is holding a conference in your association's state, and your group is interested in exploring a promotional partnership with MBA, please contact MBA's State Government Affairs team. Depending on the event, MBA may be able to offer your members discounts to attend, or a free registration exchange for promoting the event to your members. Please note, however, that these opportunities are at the sole discretion of MBA Meetings Department leadership.

MBA State Government Affairs Team Contact Information

- **William Kooper**, Vice President, State Government Affairs and Industry Relations – wkooper@mba.org
- **Liz Facemire**, Associate Vice President, State Government Affairs – lfacemire@mba.org
- **Ainsley Zimmer**, Senior Specialist, State and Local Association Engagement – azimmer@mba.org