NEAMB Monthly Bulletin

October 2026



What we do for you!

- Latest Industry News
- New with NAMB
- Building your business!
- Get to Knomaha!
- Grow Omaha – learn about businesses in our neighborhood!
- Great resource with education for mortgage professionals and affiliates
- Keep people connected.
- Want to see past newsletters? Go to click here to view!

Shift the Conversation From Rates to Affordability

For mortgage brokers in Nebraska and Iowa, one of the most important conversations this fall may not be **"Where are rates going?"** but rather **"What can I comfortably afford?"**

Consumers are still watching mortgage rates closely, but affordability depends on much more than the rate. Purchase price, down payment, property taxes, insurance, debt-to-income ratio and monthly payment all play a role.

Local market knowledge is especially valuable. Housing conditions can vary significantly between Omaha, Lincoln, Des Moines, Cedar Rapids and smaller communities across Nebraska and Iowa.

A great opportunity for brokers: turn rate questions into payment conversations. Show borrowers how different purchase prices, down payments and loan scenarios affect their monthly payment.

By providing clear numbers and local insight, mortgage brokers can position themselves as trusted advisors, not simply the person who provides a rate quote.

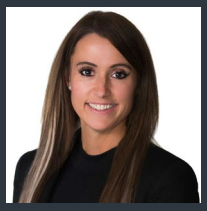
Our members



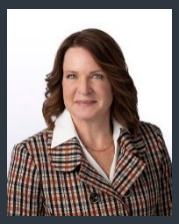
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NAMB on the Hill:
Issues Mortgage Brokers Should Be Watching

As we head into the final quarter of 2026, NAMB continues to focus on issues that directly impact independent mortgage brokers. Several priorities are worth watching for Nebraska and Iowa brokers.

LO Compensation Reform remains a key focus, with NAMB advocating for updates to current rules and a more competitive environment for the broker channel.

Condo financing is another major issue. Limited Review was retired August 3, 2026, and HOA reserve requirements are scheduled to increase from 10% to 15% in January 2027. NAMB is working with FHFA on concerns surrounding the transition.

NAMB is also advocating on **mortgage affordability**, including credit-report costs, GSE refinance waiting periods, loan-level pricing adjustments and expanded affordable lending options.

For brokers, these aren't just policy discussions. Changes in these areas can ultimately affect **loan structure, borrower eligibility and how we compete in the marketplace.** Staying connected with NAMB and NEAMB helps brokers stay informed before changes reach the closing table.



Growing a small mortgage brokerage doesn't always require a bigger marketing budget. Often, consistent relationship-building and staying visible in your local market can make the biggest difference. **1. Stay in Touch With Past Clients** A simple quarterly email or homeownership update keeps you top-of-mind when someone is ready to refinance, move or refer a friend. **2. Strengthen Realtor Relationships** Don't just ask for business. Provide useful tools, market updates, payment examples, or quick answers that make your Realtor partners' jobs easier. Try using these to help keep yourself in front of those you work with!

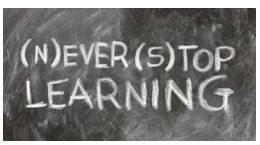
Good to KNOmaha

What is the housing market doing in Omaha? Are housing sales going up? Down? Staying neutral? We are here to keep you up to date with what is going on, it's good to Knomaha! Click here to find out more!

GROW OMAHA

Wander Within, a wellness center, has opened at 7644 Pierce St. Wander Within offers tools and services for general relaxation and wellness.

Click here to read more!



Our continuing education class is right around the corner on October 28th at the Randal School of Real Estate. click here to sign up today!

Join Us

Interested in becoming a member or affiliate? Visit our website to learn more!
www.neamb.net