Topics in this issue:

- CFA Publishes New Report Exposing the Racial Premium Gap in Homeowners Insurance
- New Blog: Taylor Farms’ Recall Notice is Outrageous
- CFA Urges FTC and State Attorneys General to Investigate Speechify Over AI Voice-Cloning Practices
- The First Congressional Hearing on the Federal Home Loan Banks in 15 Years: A Taxpayer-Subsidized Housing System Gone Astray

CFA Publishes New Report Exposing the Racial Premium Gap in Homeowners Insurance

Black and Hispanic consumers pay hundreds of dollars more on average each year in homeowners insurance premiums, according to *Redlined: The Persistence of Racial Inequality in the Cost of Homeowners Insurance*, CFA's newest report. The report, which examines homeowner insurance premiums and racial demographics in every ZIP

New Blog: Taylor Farms’ Recall Notice is Outrageous

Taylor Farms posted a notice to its website warning customers who had purchased the brand's iceberg lettuce to throw it away. This recall notice is so vague, however, that consumers may have no idea they purchased the contaminated lettuce. The notice refers to the recalled “brands” by abbreviations, none of which are familiar to consumers. A more effective notice would appear on FDA's code in the United States, found evidence of a substantial racial premium gap—a major upcharge for certain consumers. On average, homeowners in Black communities pay a 16% higher premium, or $500 more per year, compared to homeowners in white communities. Homeowners in Hispanic communities pay a 30% higher premium, or $950 more per year, compared to homeowners in white communities.

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website, not on the company's accused of causing the outbreak, and would provide coherent descriptions of the recalled products along with pictures of the labels and packaging so consumers could easily determine whether they purchased a recalled product. Public data and reporting may have been more effective if FDA hadn't issued an 11th hour suspension of its food traceability rule shortly after the new Administration took over.

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CFA Urges FTC and State Attorneys General to Investigate Speechify Over AI Voice-Cloning Practices

CFA, in partnership with students from UCLA Law School's Information Policy Lab, a project of the UCLA Institute for Technology, Law & Policy, filed a complaint with the Federal Trade Commission and Attorneys General of the United States alleging that Speechify, an artificial intelligence voice-

The First Congressional Hearing on the Federal Home Loan Banks in 15 Years: A Taxpayer-Subsidized Housing System Gone Astray

An analysis of the Federal Home Loan Bank (FHLBank) System's 2025 financial report argues that the taxpayer-subsidized housing finance system is increasingly benefiting insurance companies and large financial institutions rather than advancing affordable housing and cloning platform, engages in unfair, deceptive, and abusive trade practices by making it remarkably easy for bad actors to create convincing voice impersonations with virtually no meaningful safeguards to prevent fraud. The complaint argues that Speechify's practices violate Section 5(a) of the Federal Trade Commission Act as well as analogous state UDAP laws and digital forgery statutes.

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community development. Insurance companies now account for 26% of FHLBank advance borrowing, executive compensation continues to rise despite the System's relatively simple business model, and the FHLBanks spent more on employee compensation than on their Affordable Housing Program in 2025. The recent House Financial Services hearing is an important first step towards Congressional oversight, but meaningful reform will ultimately require legislation.

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