



Federal Housing Finance Agency

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FHLBank System at 100 Roundtable: Affordable housing and community development in financially vulnerable communities

Wednesday, February 15, 2023 | 9:30 a.m. – 12:30 p.m. PT

1. What role does the FHLBank System play in supporting affordable, equitable, sustainable, and resilient housing and homeownership among communities you serve? Can the FHLBanks play a larger role through their core business lines or with only limited subsidies (that is, beyond AHP)? If you don't believe so, please explain why not.
2. What about community development? Where does economic development factor in?
3. What factors prevent the FHLBanks from playing a larger role in supporting affordable housing and community development?
4. How might FHLBanks better use their targeted community lending plans to support housing and community initiatives? Is there a role for pilot programs?
5. Are there particular populations, market segments, or purposes that the FHLBanks may be uniquely positioned to support?
6. Beyond fair lending legal requirements, what equity considerations should be considered when developing and implementing FHLBank programs and products? Is there a role for pilot programs?
7. What should the FHLBanks' mission-related programs look like? If we could start from a blank slate, what would be key features?

To submit in advance:

- What is the single most important change you would recommend to best position the System to fulfill the role(s) you envision? If no changes are needed, why not?
- Do you believe structural changes to the FHLBank System (e.g., consolidation, change in membership eligibility requirements) would be necessary or advisable to fulfill the role(s) you envision? Why or why not?
- Other bullet points outlining the points you would like to discuss