



Federal Housing Finance Agency

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FHLBank System at 100 Roundtable: Affordable Housing and Community Development in Rural and Underserved Communities

Monday, February 27, 2023 | 1:00 – 4:00 p.m. ET

1. What role does the FHLBank System play in supporting affordable, equitable, sustainable, and resilient housing in rural communities?
2. What role does the FHLBank System play in supporting community development in rural communities? Where does economic development factor in?
3. What factors prevent the FHLBanks from playing a larger role?
4. How could the FHLBanks play a larger role in supporting affordable, equitable, sustainable, and resilient housing options through their core business lines or with only limited subsidies (that is, beyond the Affordable Housing Program)?
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) 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.