



# Federal Housing Finance Agency

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## **FHLBank System at 100 Roundtable: Supporting Communities of Color and Closing the Racial Homeownership Gap**

**Monday, December 12, 2022 | 1:00 – 4:00 p.m. ET**

1. When it comes to homeownership, how would you characterize the experience of the community (or communities) you serve? What is going well? What could be improved?
2. What role does the FHLBank System play in supporting affordable, equitable, sustainable, and resilient housing and homeownership among communities you serve? What about community development? Where does economic development factor in?
3. What factors prevent the FHLBanks from playing a larger role?
4. Are there particular populations, market segments, or purposes that the FHLBanks may be uniquely positioned to support?
5. 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?
6. 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 support communities of color and help close the racial homeownership gap? If no changes are needed, why not?
- Do you believe the mission and purpose of the FHLBank System and/or structural changes (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