



August 29, 2025

Mr. Clinton Jones
General Counsel
Attention: Comments/RIN 2590-AB53
Federal Housing Finance Agency
400 Seventh Street, SW
Washington, DC 20219

Re: Fair Lending, Fair Housing, and Equitable Housing Finance Plans Regulation Repeal of 12 CFR part 1293 Comments – RIN 2590-AB53

Dear Mr. Jones:

On behalf of the Council of Federal Home Loan Banks (“Council”), and with the unanimous support of the 11 Federal Home Loan Banks (“FHLBanks”), I am writing to provide comments on the Federal Housing Finance Agency’s (“FHFA”) notice of proposed rulemaking (“NPR”) repealing the Fair Lending, Fair Housing, and Equitable Housing Finance Plans regulation (“Regulation”).¹

The Council commends the FHFA for undertaking a review of its regulations to ensure consistency with the law and to alleviate unnecessary regulatory burdens. As outlined in the NPR, the Regulation duplicates compliance obligations set forth in existing statutes and regulations applicable to the FHLBanks.

While the FHLBanks remain committed to continuing to model the principles and values at the heart of the Regulation, the Council agrees that the Regulation imposes duplicative requirements that increase complexity and cost without delivering commensurate benefits. For these reasons, the Council supports the FHFA’s proposal to repeal the Regulation.

The Council thanks the FHFA for its consideration of its comments.

Sincerely,

A handwritten signature in black ink, appearing to read "Ryan Donovan", with a stylized flourish at the end.

Ryan Donovan
President and Chief Executive Officer
Council of Federal Home Loan Banks

cc: Leda Bloomfield, Associate Director, Office of Affordable Housing and Community Investment

¹ 12 CFR part 1293.