



# Federal Housing Finance Agency

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## **FHLBank System at 100: Focusing on the Future Discussion Questions: CUNA Listening Session**

**March 15, 2023**

- How does your organization engage with the Federal Home Loan Bank System? What's working well? Where is there room for improvement?
- What can FHFA do to help?
- What role does the FHLBank System play in supporting housing finance generally? What role does the System play in supporting affordable housing and homeownership among communities you serve?
- Is the Affordable Housing Program (AHP) working? What populations are well served? What eligible populations are not being reached by AHP? What is preventing these populations from being served?
- Can the FHLBanks play a larger role through their core business lines or with only limited subsidies (that is, beyond AHP)? Is there a role for pilot programs?
- What has been your experience with the CIP and CICA programs?
- If there were more funding for mission programs, which type (or types) of housing/community development/economic development program(s) should the Banks expand and how would this tie to the System's strengths?
- What should the FHLBanks' mission-related programs look like? If we could start from a blank slate, what would be key features?