



WHEREAS, under 12 U.S.C. § 4514(a), the Director, by order, may require the submission by the FHLBanks of such regular and special reports containing data and information reasonably obtainable by the FHLBanks to FHFA as the Director considers appropriate, and with reasonable notice provided to the FHLBanks of the content and due date of the requests;

WHEREAS, under 12 U.S.C. § 4526, the Director may issue orders necessary to carry out the duties of the Director and ensure the purposes of the Bank Act and the authorizing statutes are accomplished;

NOW THEREFORE, it is hereby Ordered as follows:

1. Each FHLBank shall comply with 12 CFR part 1293; the Fair Housing Act, 42 U.S.C. § 3601 *et seq.*; the Equal Credit Opportunity Act, 15 U.S.C. § 1691 *et seq.*; the Federal Trade Commission Act, 15 U.S.C. § 45; and 12 U.S.C. § 1427(j), as well as their implementing regulations including 24 CFR part 100 and 12 CFR part 1002.
2. Each FHLBank shall provide to FHFA the information and data needed to assess its fair lending performance compliance with the prohibition against unfair or deceptive acts or practices (UDAPs), and compliance of the affordable housing and community development programs as required by Attachment I hereto, the “Public Interest Supervision Regular Reporting Instructions.”
3. The Deputy Director for the Division of Public Interest Examinations or their designee is delegated the authority to make changes to the instructions in Attachment I and to provide templates or other guidance on reporting format.
4. The Deputy Director for the Division of Public Interest Examinations or their designee is delegated the authority to request special reports related to public interest supervision as discussed in Attachment II hereto, the “Public Interest Supervision Special Reporting Instructions.”
5. The Deputy Director for the Division of Public Interest Examinations or their designee is delegated the authority to waive the requirement to submit certain reporting elements for a particular reporting period at the request of an FHLBank when such elements are provided pursuant to other FHFA requirements, or for other reasons.

Communications and information produced pursuant to this Order relate to FHFA’s preparation of examination, operating, or condition reports of a financial institution and are considered confidential supervisory information under 12 CFR part 1214.

Pursuant to 12 CFR 1293.12(b), each regular report concerning fair housing and fair lending shall include a certification of the FHLBank’s compliance with fair housing and fair lending laws and with § 1293.11(b) to the best of the certifier's knowledge and belief following reasonable or due inquiry of the certifying official in addition to any other required certification or declaration (such as a declaration under 12 U.S.C. § 4514(a)(4)).

IT IS SO ORDERED, this 7<sup>th</sup> day of January 2025.

**FEDERAL HOUSING FINANCE AGENCY**

By: \_\_\_\_\_  
Sandra L. Thompson  
Director  
Federal Housing Finance Agency

***Principal Federal Housing Finance Agency Contact***

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## **ATTACHMENT I: PUBLIC INTEREST SUPERVISION REGULAR REPORTING INSTRUCTIONS**

### *I. Semi-Annual Reporting Periods*

Unless otherwise specified, each report element shall cover the six-month period preceding the submission deadline. If data or information will be delayed for the reporting period, an FHLBank should submit an extension request no later than five business days prior to the reporting deadline.

The reporting periods are:

- a. January 1 – June 30
- b. July 1 – December 31

### *II. Required Elements*

The public interest supervision report must include a narrative or report that describes significant changes to policies, procedures and programs, audits and operational risk events, complaints, and any other items that affect compliance with fair housing and fair lending (fair lending), consumer protection laws and regulations, or administration of Affordable Housing Program (AHP), Community Investment Program (CIP), Community Investment Cash Advance (CICA) programs, or voluntary program(s) advancing affordable housing and community development goals.

The information requested here shall be due to FHFA no later than 45 business days following the period end date. The narrative should contain the following elements and may be delivered in a word document (\*.docx), powerpoint presentation (\*.pptx), or other format, consistent with expectations from the Division of Public Interest Examinations:

1. Any significant policy, procedure and/or operational changes related to:
  - (i) fair lending and UDAP oversight of FHLBank business and AHP, CIP and CICA programs; and/or
  - (ii) administration of AHP, CIP, and CICA programs; and/or
  - (iii) voluntary programs that advance affordable housing, community development, equitable housing, or diversity and inclusion goals;
2. Any internal or external audits and/or operational risk events related to:
  - (i) fair lending and UDAP oversight of FHLBank business and AHP, CIP and CICA programs; and/or
  - (ii) administration of AHP, CIP, and CICA programs; and/or
  - (iii) voluntary programs that advance affordable housing, community development, equitable housing, or diversity and inclusion goals;
3. Summary information concerning AHP-funded properties being closely monitored by a FHLBank for violations or potential violations of statutes or regulations;
4. Any organizational and/or staffing changes that pertain to:

- (i) fair lending and UDAP oversight of FHLBank business and AHP, CIP and CICA programs; and/or
  - (ii) administration of AHP, CIP, and CICA regulations; and/or
  - (iii) voluntary programs that advance affordable housing, community development, equitable housing, or diversity and inclusion goals; and
5. Summary information concerning complaints from consumers, FHLBank members, or project sponsors (including counts and any themes identified) pertaining to:
- (i) AHP, CIP, or CICA programs; and/or
  - (ii) voluntary programs that advance affordable housing, community development, equitable housing, or diversity and inclusion goals; and/or
  - (iii) potential fair lending and/or UDAP issues.

Data should be delivered via secure file transfer protocol or other method approved by the Office of Policy, Data, and Oversight.

## **ATTACHMENT II: PUBLIC INTEREST SUPERVISION SPECIAL REPORTING INSTRUCTIONS**

When requested in writing by the Deputy Director for the Division of Public Interest Examinations or their designee, the FHLBanks shall provide, in a format suitable to FHFA, such other information related to the public interest. Such requests may include, but shall not be limited to:

1. FHLBank data for a population of applications or loans, appraisals or properties, or of a specific program, initiative, or proposal;
2. A special report containing the complete results of fair lending analysis, testing, or targeted reviews of a specific program, initiative or proposal;
3. A special report related to identifying, assessing, monitoring, and mitigating the risk of engaging in UDAP(s) and preventing the occurrence of UDAPs in FHLBank operations; and
4. Data for the purposes of assessing compliance with the Fair Housing Act, 42 U.S.C. § 3601 *et seq.*; the Equal Credit Opportunity Act, 15 U.S.C. § 1691; and the Federal Trade Commission Act, 15 U.S.C § 45.

Each request will be due to FHFA within 60 business days of request. The narrative may be delivered in a word document (\*.docx), powerpoint presentation (\*.pptx), or other format, consistent with expectations from the Division of Public Interest Examinations.

If an extension of the reporting deadline is required, an FHLBank should submit an extension request no later than five business days prior to the reporting deadline. The Deputy Director for the Division of Public Interest Examinations or their designee may approve the extension; the scope and complexity of the analysis required will be assessed when considering whether an extension is appropriate.