



Monday, June 22, 2020

Director Mark Calabria  
Federal Housing Finance Agency  
Division of Federal Home Loan Bank Regulations

**RE: [Federal Home Loan Bank Membership Request for Input February 2020](#)**

Via electronic submission at <https://www.fhfa.gov/AboutUs/Contact/Pages/Request-for-Information-Form.aspx>

Dear Director Calabria:

Thank you for this opportunity to comment on the Federal Housing Finance Agency's (FHFA) February, 2020 request for input (RFI) on eligibility requirements for membership into the Federal Home Loan Bank (FHLB) System.

We are researchers in the Housing Finance Policy Center at the Urban Institute and our full biographies are available here: <https://www.urban.org/policy-centers/housing-finance-policy-center/researchers>

As is Urban's policy, the attached comments are our own and should not be attributed to the Urban Institute, its trustees, or its funders.

We appreciate the opportunity to comment on this critical issue.

Sincerely,

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