



Alfred M. Pollard, General Counsel  
Federal Housing Finance Agency  
400 7th Street SW, Washington, D.C. 20219

A self-supporting  
public agency

March 29, 2018

Scott Farmer  
Executive Director

Dear Mr. Pollard:

PO Box 28066  
Raleigh, NC  
27611-8066

Thank you for the opportunity to comment on the proposed amendments to the Federal Home Loan Banks' (Banks) Affordable Housing Program (AHP). We recommend that in addition to requiring the Banks to consult their Advisory Councils, state Housing Finance Agencies and other local organizations such as Continuums of Care and Public Housing Authorities be included among the "other groups" to be consulted, due to their specialized knowledge of housing needs and market conditions. Additionally, Banks should be encouraged to consult relevant state and local Consolidated Plans prepared for the U.S. Department of Housing and Urban Development, which analyze relevant housing conditions such as impediments to fair housing and housing need.

3508 Bush Street  
Raleigh, NC  
27609-7509

We appreciate the opportunity to provide input on this matter. Please feel free to contact us with questions.

Sincerely,

Tel. 919-877-5700  
Fax. 919-877-5701  
www.nchfa.com

A handwritten signature in black ink, appearing to read "Scott Farmer".

Scott Farmer, Executive Director  
North Carolina Housing Finance Agency