



DCUC
DEFENSE CREDIT UNION COUNCIL

1627 Eye St, NW
Suite 935
Washington, DC 20006

202.734.5007
www.dcuc.org

Jason Stverak
Chief Advocacy Officer

November 5, 2025

The Honorable Bill Pulte
Director
U.S. Federal Housing (FHFA)
400 Seventh Street, SW
Washington, DC 20219

RE: U.S. Federal Housing's Proposed Strategic Plan for Fiscal Years 2026–2030

Dear Director Pulte:

On behalf of the Defense Credit Union Council (DCUC),¹ thank you for the opportunity to comment on the U.S. Federal Housing's (FHFA) proposed Strategic Plan for Fiscal Years 2026-2030. DCUC represents credit unions that serve active-duty military, veterans, and their families.

Every opportunity for credit unions to serve their members via greater access and less restrictions to the Federal Home Loan Bank (FHLBank) program is positive for the housing industry, and we appreciate your leadership in streamlining regulations and guidance to enable this goal. DCUC is also thankful for your kind donation of 100 percent of your salary to wounded veterans. Your generosity is a sign of your leadership to restoring homeownership and your strong commitment to public service.

The FHFA's proposed Strategic Plan includes the following three goals for the agency: (1) Responsibly Oversee Fannie Mae and Freddie Mac for the American People; (2) Supervise the Federal Home Loan Bank System; and (3) Efficiently Manage U.S. Federal Housing Operations. DCUC supports these goals but has one comment for FHFA's consideration. In reviewing the FHFA's proposed plan, we noticed that "reduce unnecessary regulatory burdens" was included as an objective for Strategic Goal #1 of responsibly overseeing Fannie Mae and Freddie Mac, but that this objective was not included for Strategic Goal #2 of supervising the FHLBank System.

We strongly encourage the inclusion of this objective under Strategic Goal #2 for supervising the FHLBank System as well. This should also include the Means and Strategies to achieve this objective of complying with Executive Orders relating to promoting prosperity for Americans through deregulation, and identifying and remediating regulations that are overburdensome, costly, and inconsistent with efficient operations. It is critical that credit unions have greater access to FHLBank programs and that their access is not incumbered by unnecessary and inefficient regulations. This change will help crystalize this intention in Strategic Goal #2.

¹ The Defense Credit Union Council represents more than 200 defense-affiliated credit unions and over 40 million members—including active-duty servicemembers, Guard and Reserve personnel, veterans, Department of Defense civilians, and military families.

We appreciate your dedication and commitment to housing for all Americans. Thank you again for the opportunity to comment.

If you have any questions, please do not hesitate to email me at jstverak@dcuc.org or contact me via the phone at 202.557.8528.

Sincerely,



Jason Stverak
Chief Advocacy Officer
DCUC