

**Representatives of the Association for Neighborhood & Housing Development (ANHD)
and Related Organizations Meeting with FDIC Acting Chairman and Staff
Community Reinvestment Act NPR**

July 27, 2022

On July 27, 2022, Federal Deposit Insurance Corporation (FDIC) Acting Chairman Gruenberg and FDIC staff met virtually with representatives of the Association for Neighborhood & Housing Development. (ANHD) and related organizations for a discussion on the Community Reinvestment Act (CRA) Notice of Proposed Rulemaking (NPR or proposal) issued by the FDIC, the Board of Governors of the Federal Reserve System (Board), and the Office of the Comptroller of the Currency (OCC). The representatives provided an overview of their views regarding the NPR, which will be provided in more detail in their comment letter(s). The ensuing discussion covered the following topics: appreciation that the three Agencies were working together; race/ethnicity; displacement; community input into CRA; banks obligations to serve their entire community; affordable housing; treatment of multi-family housing; data collection requirements; CRA scoring and “grade inflation;” and small business lending.

Meeting Attendees:

Agencies:

Martin Gruenberg, Acting Chairman, FDIC
Kymberly Copa, Senior Special Counsel, FDIC
Jonathan Miller, Deputy Director, Policy and Research, FDIC
Pamela Freeman, Chief, Fair Lending & CRA Examination Section, FDIC
Richard Schwartz, Counsel, FDIC

ANHD and related organizations representatives:

Barika Williams, Executive Director ANHD
Will Depoo, Organizer, ANHD
Jaime Weisberg, Senior Campaign Analyst, ANHD
Jacob Udell, Director of Research and Data, University Neighborhood Housing Program
Kerry McLean, Vice President, Community Development, WHEDco
Jessie Lee, Managing Director, Renaissance CDFI / Acting Managing Director, Asian Americans For Equality (AAFE)
Pamela Herrera, Policy and Advocacy Coordinator, Woodside on the Move
Nancy Carin, Executive Director, Business Outreach Center (BOC) and BOC Capital CDFI