On July 25, 2022, staff from the Board of Governors of the Federal Reserve System (Board), the Federal Deposit Insurance Corporation (FDIC), and the Office of the Comptroller of the Currency (OCC) (collectively, “the agencies”) met virtually with staff of Representative Kweisi Mfume for a discussion on the Community Reinvestment Act (CRA) Notice of Proposed Rulemaking (NPR or proposal). The agencies’ staff provided an overview of the NPR. The ensuing discussion covered the following topics: requirements for the facility-based assessment areas and retail lending assessment areas; treatment of naturally occurring affordable housing; and disaster preparedness and climate resiliency.

Meeting Attendees:

Agencies:

Jonathan Miller, Deputy Director, Policy and Research, FDIC
Pamela Freeman, Chief, Fair Lending & CRA Examination Section, FDIC
Richard Schwartz, Counsel, FDIC
Jessica Thurman, Regional Manager, Community Affairs, FDIC
Kristopher Rengert, Senior Consumer Researcher, FDIC
Ike Jones, Legislative Attorney and Advisor, FDIC
Vonda Eanes, Director for CRA and Fair Lending Policy, OCC
Heidi Thomas, Special Counsel, OCC
Patti Spellacy, Congressional Relations Specialist, OCC
Willie Williams, Congressional Relations Specialist, OCC
Joseph Firschein, Associate Director and Community Affairs Officer, Board
Carrie Johnson, Manager, Division of Consumer and Community Affairs, Board
Chelsea Cruz, Senior Policy and Outreach Specialist, Board
Madelyn Marchessault, Assistant Congressional Liaison, Board
Kirk Schwarzback, Assistant Congressional Liaison, Board

Rep. Mfume’s Staff:

Abigail Cipparone, Senior Legislative Assistant
Kaylin Proctor, Intern