

**Staff for Representative Kweisi Mfume (D-MD) Meeting with Agency Staff  
Community Reinvestment Act NPR  
July 25, 2022**

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 Schwarzbach, Assistant Congressional Liaison, Board

Rep. Mfume’s Staff:

Abigail Cipparone, Senior Legislative Assistant  
Kaylin Proctor, Intern