

## **MEMORANDUM**

**TO:** Public File – Notice of Proposed Rulemaking – Community Reinvestment Act

**FROM:** Ryan M. Rappa, Deputy to the Director, Jonathan McKernan

**DATE:** March 31, 2023

**SUBJECT:** Meeting with Individuals Affiliated with the Housing Finance Policy Center at the Urban Institute

On March 27, 2023, Vice Chairperson Travis Hill and Director Jonathan McKernan met with individuals affiliated with the Housing Finance Policy Center at the Urban Institute to discuss the comment letter submitted by researchers affiliated with the Housing Finance Policy Center at the Urban Institute on the Notice of Proposed Rulemaking to amend the rule implementing the Community Reinvestment Act (87 Fed. Reg. 33,884) as well as the topics reflected in the attached slide deck.

The participants affiliated with the Housing Finance Policy Center at the Urban Institute were Laurie Goodman, Janneke Ratcliffe, Ellen Seidman, Victoria Van de Vate, Linna Zhu, and Jun Zhu. The FDIC participants were Vice Chairperson Hill; Director McKernan; Mark Handzlik, Deputy to the Vice Chairperson; Brandon Milhorn, Deputy to the Vice Chairperson; and Ryan M. Rappa, Deputy to Director McKernan.