

**Meeting Between Staff of the Federal Reserve System, Office of the Comptroller of the  
Currency, and Federal Deposit Insurance Corporation, and Representatives of the  
National Association of Affordable Housing Lenders, the National Housing Conference,  
and New York University  
August 1, 2022**

**Participants:** Joseph Firschein, Carrie Johnson, Amanda Roberts, Amal Patel, Chelsea Cruz, Taz George, Matthew Lambert, and Lisa Robinson (Federal Reserve Board); Lei Ding (Federal Reserve Bank of Philadelphia); Maria Villanueva (Federal Reserve Bank of San Francisco)

Vonda Eanes, Barry Wides, Emily Boyes, and Donna Murphy (Office of the Comptroller of the Currency)

Pamela Freeman, Jonathan Miller, Sherry Betancourt, Mark Pearce, Kristopher Rengert, Richard Schwartz, Patience Singleton, and Cassandra Duhaney (Federal Deposit Insurance Corporation)

Benson Roberts (National Association of Affordable Housing Lenders); David Dworkin and Luke Villalobos (National Housing Conference); Mark Willis (New York University)

**Summary:** Staff of the Federal Reserve System, Office of the Comptroller of the Currency, and Federal Deposit Insurance Corporation (collectively, the agencies) met with representatives of the National Association of Affordable Housing Lenders, the National Housing Conference, and New York University to discuss the agencies' notice of proposed rulemaking (NPR) on an approach to modernize the regulations that implement the Community Reinvestment Act (CRA). The participants discussed the CRA NPR's proposals related to ratings, the retail lending test, the community development tests, affordable housing, public data disclosures, retail lending assessment areas, race, and benchmarks.