

**Meeting Between Staff of the Federal Reserve Bank of Cleveland and Representatives of  
Community Organizations  
December 3, 2020**

**Participants:** Loretta J. Mester, Meg Johnson, Jeff Ackroyd, Michael Coleman, Susan Schaaf, Ken Surratt, Heather Ann, Donna Brooks, Monique Pritchard, Hal Martin, Drew Pack, Emily Garr Pacetti, Treye Johnson, Jeff Donatello, Deborah Smith, Kelley Richards, and Lisa Nelson (Federal Reserve Bank of Cleveland)

Michael Billnitzer and Valerie Maczak (Benjamin Rose Institute on Aging/ESOP); David Rothstein (CFE Fund); Kevin Nowak (CHN Housing Partners); Aisha Weeks (City of Cleveland); Melody Hart and Brian Iorio (City of Cleveland Heights); Max Upton (City of Lorain); Sally Martin (City of South Euclid); Stephanie McHenry (Cleveland Neighborhood Progress); Philip Star (Cuyahoga Affordable Housing Alliance); Roband O'Leary (Cuyahoga County of Board of Revision); Dorothy Baunach (DigitalC); John Anoliefo (Famicos Foundation); Alison Goebel (Greater Ohio Policy Center); Michael Jeans (Growth Opportunity Partners); Richard Goudreau (Harvard Community Center Community Development Corporation); Joe Kenealy (HCSC); Katy Fuerst (HFLA of Northeast Ohio); Omar Elhagmusa (IFF); Margie Glick (Lutheran Metropolitan Ministry); Chris Garland (National Community Stabilization Trust); Sarah Perry (Neighborhood Allies); Jennifer Kuzma (Northeast Ohio First Suburbs Consortium); Wanda Wilson (Oakland Planning & Development Corp.); Harriet Wadsworth (Ohio Fair Lending Coalition); Catherine Chervenak (Organize Ohio); David Weber (PHADA); Michael Edwards (Redevelopment Authority of City of Connellsville); Curt Williams (The Cleveland Foundation); Olivia Benson and Fred Brown (The Forbes Funds); Katherine Hollingsworth and Maria Smith (The Legal Aid Society of Cleveland); Jessica Cohen (Verizon Communications); Dione Alexander (Village Capital Corporation); Isaac Robb (Western Reserve Land Conservancy); Gary Benjamin (Community Legal Aid Services); Angela Bennett (Frontline Development); Ashley Johnson and Courtney Kishbaugh (Cleveland Innovation Project); Alesha Washington (Gund Foundation)

**Summary:** Staff of the Federal Reserve Bank of Cleveland met with representatives of community organizations from the 4th Federal Reserve District regarding the Federal Reserve Board's advance notice of proposed rulemaking (ANPR) on an approach to modernize regulations that implement the Community Reinvestment Act (CRA). Participants discussed the CRA ANPR's proposed community development subtest, retail services subtest, and treatment of affordable housing in low-and moderate-income areas.