

**Meeting Between Staff of the Federal Reserve Board and
Representatives of the Urban Institute
July 8, 2022**

Participants: Taz George, Joshua Winters, Erik Dolson, and Joseph Firschein (Federal Reserve Board)

Laurie Goodman, Jun Zhu, and John Walsh (Urban Institute)

Summary: Staff of the Federal Reserve Board staff met with representatives of the Urban Institute to discuss the joint notice of proposed rulemaking (NPR) on an approach to modernize the regulations that implement the Community Reinvestment Act (CRA). Urban Institute representatives asked technical questions about the CRA NPR's proposal related to retail lending assessment areas (RLAAs), including about the thresholds and geographic requirements for delineating RLAAs under the proposal.