

Community Reinvestment Act Services

Powering accurate, confident CRA and HMDA data management

What this service delivers

The Community Reinvestment Act Services of US Regulatory Consulting (USRC) provides end-to-end Community Reinvestment Act (CRA) or Home Mortgage Disclosure Act (HMDA) data management, analytics, and exam-readiness services, ensuring complete, accurate, and compliant reporting supported by strong governance and defensible documentation.

Challenges we solve



HMDA/CRA edit checks



Fragmented data sources across loan origination system (LOS) platforms



Inconsistent geocoding and census-tract assignment



Limited capacity for analytics or submission processing

Core services

Community reinvestment and data governance

Ensure accurate, compliant, submission-ready CRA and HMDA data and strengthen CRA program insight, analytics, and exam readiness. USRC blends regulatory depth with advanced data management processes to deliver accurate, defensible reporting.

Key services provided

- **CRA market analysis**
Evaluates economic and demographic trends — including housing market dynamics, small business environments, and local conditions in low- and moderate-income (LMI) areas — to inform CRA strategy.
- **CRA analytics and evaluation services reviews assess:**
 - Market area qualification
 - Lending to LMI communities
 - Community Development Loan and Investment qualification services
 - Peer comparisons and demographic alignment
 - Assessment of CRA service performanceEnsures institutions have a complete view of CRA strengths and gaps.
- **CRA examination preparation**
USRC provides clarity on performance strengths, vulnerabilities, and action plans needed for upcoming exams.
- **Mergers and acquisitions due diligence (CRA focused)**
Evaluates CRA obligations, data integrity, and program readiness during mergers or acquisitions.



Real-world use case

Use case: Achieving clean, submission-ready HMDA and CRA data after multiple failed edit checks

A mortgage-focused lender struggled with persistent HMDA and CRA edit failures due to inconsistent data mapping from multiple LOS platforms. With submission deadlines approaching, the institution turned to USRC.

USRC imported the raw data into Wolters Kluwer's platform and performed data processing and geocoding using authoritative sources to correct census tract assignments. During edit checks and data cleanup, consultants identified systemic missing field patterns caused by upstream configuration gaps.

After coordinating corrections with business units, USRC delivered a clean, fully compliant LAR, and supported submission services to the regulatory portal. They then performed a CRA analytics review to help the institution anticipate how results would compare with peers and demographic trends, and prepared documentation for the next CRA exam cycle.



Why institutions choose us



Trusted CRA and HMDA experts



Accurate, submission-ready data



Proven, defensible methodologies



Strong alignment to examiner expectations

[Schedule a consultation →](#)



US Regulatory Consulting

by Wolters Kluwer

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