

**The 194th General Court of the Commonwealth of Massachusetts  
2025-2026  
Bill Summary**

**Bill No:** H1177

**Title:** AN ACT RELATIVE TO COMMUNITY REINVESTMENT GOALS FOR BANKS

**Sponsor:** Representative Carlos Gonzalez

**Committee:** Financial Services

**Hearing Date:** November 18<sup>th</sup>, 2025

**Reporting Date:** January 17<sup>th</sup>, 2026

**Similar Matters:**

**Prior History:** New File

**Current Law:**

Amendends Section of Chapter 167

**Summary:**

This bill amends Section 13 of Chapter 167 of the Massachusetts General Laws to enhance bank reporting requirements. Banks must now include the goals from their strategic plan in each report, ensuring transparency and alignment with long-term priorities. Reports must also include the bank's most recent Community Reinvestment Act (CRA) rating under 209 CMR 46.00, showing how well the bank serves its community, especially low- and moderate-income areas. The amendment strengthens accountability by linking regulatory reports to both strategic planning and community impact. Overall, it gives the Commissioner a clearer view of each bank's performance and community engagement.