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**From:** Sunia Zaterman [zatermans@clpha.org]  
**Sent:** Monday, January 24, 2005 4:40 PM  
**To:** Comments, Regs  
**Subject:** Comments on proposed changes to CRA

The Council of Large Public Housing Authorities (CLPHA) opposes the OTS proposed changes to the Community Reinvestment Act. We believe that all federally insured financial institutions should continue to be fully accountable under CRA for making investments and providing services. We also oppose the OTS proposal to consider favorably rural development activities even when they do not primarily benefit low income people or communities.

CLPHA's members are 60 of the nation's largest public housing authorities that together manage more than 40 percent of all public housing, and administer 30 percent of the housing choice voucher program.

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