

From: Diane Cox [rebuild@RTsantarosa.org]
Sent: Sunday, January 23, 2000 2:47 AM
To: Comments, Regs
Cc: jen jardine
Subject: 2004-53 Community Reinvestment Act

As a members of Rebuilding Together * Santa Rosa, we are in favor of continuing the present program for all federally insured financial institutions to be fully accountable under CRA for making investments and providing services to the communities . We also oppose the OTS proposal to consider favorably rural communities that do not primarily benefit low income people.

Rebuilding Together is the largest national organization which, in partnership with the community, rehabilitates the homes of low income homeowners who cannot do their own repairs. It enables these people to continue to live in warmth, safety and independence in their own homes Usually they are elderly, disabled or families with small children. Neighborhoods are revitalized. Property values are maintained. Housing stock is preserved.

We are dependent upon the CRA funds from five banks in Santa Rosa to repair 10 homes each year as well as two community sites each year on the annual Workday in April. We also have a year round emergency repair service for low income homeowners. We receive no funding from the city for our work.
Thank you for your consideration.

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