

From: Jberkel@aol.com
Sent: Monday, December 20, 2004 3:01 PM
To: regs.comments@ots.treas.gov?=1004-53Community Reinvestment Act
Subject: 2004-53 Community Reinvestment Act

Please do not reduce the CRA program's support of such vital programs as affordable housing. Many low-income elderly and families reside in such housing and depend on further contributions to continue to build additional units.

Furthermore, I oppose the OTS proposal to consider favorably rural community development activities that do not primarily benefit low-income people or communities.

Thrifts should continue to be fully accountable under CRA for making investments and providing services to aid the communities in which they reap their profits.

Sheila Berkelhammer,
Co-president, Princeton Community Housing, a private, non-profit corporation whose mission is to provide, manage and advocate for affordable housing.