

From: Martin Mason [REDACTED]
Sent: Friday, March 06, 2020 10:15 AM
To: Comments
Subject: [EXTERNAL MESSAGE] Comments on RIN 3064-AF22

To: FDIC

Comments on **Docket ID OCC-2018-0008 (Community Reinvestment Act Regulations)/RIN 3064-AF22**

To whom it may concern:

I am writing to **oppose** the changes being proposed to the CRA regulations. As a member of our local Habitat for Humanity organization, I have seen the tremendous value the current approach provides us through local banks, both for helping to acquire property for affordable housing creation and for offering a source of mortgages to our homeowners. Over the last two decades we have built over 100 units of homeowner-owned housing, but the changes being proposed will have a strong negative impact on this activity going forward.

The changes would make it far easier and more attractive for banks to invest in larger, non-affordable housing activities. These may have merit, but the critical need in this country is for affordable housing, so this is not the time to damage one of our best tools for generating that housing.

Respectfully,

Martin Mason

West Newbury, Massachusetts