

**From:** Eric Neimeyer <eric.neimeyer@theworkscdc.org>  
**Sent:** Wednesday, April 08, 2020 4:38 PM  
**To:** Comments  
**Subject:** [EXTERNAL MESSAGE] Opposition to CRA Changes

I am strongly opposed to the proposed changes to the Community Reinvestment Act. The changes would result in significantly fewer loans, investments, and services to low- and moderate-income communities throughout our nation. This proposal would make redlining legal again, permitting banks to avoid investment in low-income and minority neighborhoods.

My city of Memphis, TN would be greatly negatively affected. There is no question that the South Memphis neighborhood (where I work in non-profit community development) would suffer tremendously. It is an African-American neighborhood that has a long history with discriminatory policies. Please don't set our neighborhood back any further than it has already been made to endure.

On behalf of the low- and moderate-income people and places that my organization serves, I ask that you entirely discard this proposal and start from scratch.

Sincerely,  
Eric Story Neimeyer  
The Works, Inc.  
Memphis, TN