

From: [Kim McCarty](#)
To: [Comments](#)
Subject: [EXTERNAL MESSAGE] RIN 3064-AF81
Date: Wednesday, July 20, 2022 4:23:48 PM

Dear FDIC officers,

IT'S OUR MONEY. KEEP IT IN OUR NEIGHBORHOODS.

We Need A Strong Community Reinvestment Act.

#TreasureCRA

CRA will be essential for COVID-19 economic recovery in the communities hardest hit by the pandemic.

The Community Reinvestment Act was passed in 1977 to end discrimination known as redlining.

It required banks to meet the credit needs of the communities where they do business. Discrimination in lending is still a problem in Oregon and nationally. We need to modernize not relax CRA rules so that CRA is better at meeting the intended goal of investing in the community and overcoming the historic harms of racial unfair lending practices. We have been in a housing crisis especially for low income tenants CRA is one of the tools to resolve the lack of affordable rental housing.

Thank you for your consideration.

Kim

Kim McCarty, Executive Director (She | Her)
Community Alliance of Tenants

Address: 1320 NE 63rd Ave. Portland, OR 97213

Mailing Address: P.O. Box 11176, Portland, OR 97211

Cell phone - 503.780.3771

[Renters Rights Hotline - 503.288.0130](tel:503.288.0130)

| www.oregoncat.org

If you receive an eviction notice contact the [eviction defense project](#) at 888-585-9638 or fill out the [web form](#). Rent assistance may be available through community action agencies for a limited time only. [Seek options here](#).

Land Acknowledgement: We acknowledge that we are on the occupied homeland of indigenous communities in Oregon. Today, there are 9 “federally recognized” tribes in the state of Oregon. But before settlers came to take the land here in Oregon, there were more than 60 tribes in this area. We also recognize and honor the strength, resilience and capacity of indigenous people in our region. Land is not just merely the space that our bodies occupy; it is a vault of culture, story, art, history, and tradition. We say this acknowledgement to show respect and as a recognition of the truth.

