

**From:** Benzie Housing Council [mailto:benziehousingcouncil@earthlink.net]

**Sent:** Tuesday, May 10, 2005 9:16 AM

**To:** Comments

**Cc:** Tony Lentych

**Subject:** CRA needs Strengthening

**BENZIE HOUSING COUNCIL**

“To assess and meet the needs for safe affordable housing in Benzie County”

10601 Main St. Suite 7

Honor, MI 49640

(231) 325-6400 FAX (231) 325-6402

benziehousingcouncil@earthlink.net

May 10, 2005

To Whom It May Concern:

I want to urge regulators to strengthen Community Reinvestment Act regulations in a way that will serve credit worthy people in all areas, especially in rural areas. Studies have shown that serious imbalances remain, and access to capital is key to full participation in the economy for all peoples. All banks should be required to fulfill this public responsibility

Sincerely,

John O'Neill

Housing Advocate and Director