

From: [threeoutside](#)
To: [Comments](#)
Subject: [EXTERNAL MESSAGE] RIN 3064-AF22
Date: Thursday, January 09, 2020 7:53:34 PM

To the FDIC:

I am a white, retired woman living in Omaha, NE. I was born and raised here, and after college I moved back and have lived here essentially all my life. From a fairly early age (high school), I became aware that there was a lot of racism keeping our black Omahans down. I learned about redlining, and I rejoiced in 1977 when the CRA was passed. However, I also noticed that it didn't seem to make much difference for black Omahans. The racial mixes of various neighborhoods simply didn't change all that much, and economic and educational advancement of black Omahans didn't seem to be getting any better. There are many facets to racism, but since the CRA was passed, there have been improvements and some great strides in black neighborhoods in Omaha. But they seem few, and much has not changed.

I vehemently object to the proposed rule changes in the Community Reinvestment Act. They would present a giant step backward for our people of color. I want all my neighbors and Omahans to have equal opportunities to own their homes and run their own businesses, and find success. I have paid taxes on my earnings all my life, and I want that money to be used to help people - all people - not hinder them.

I have not used governmentese to write this letter because I am writing from my heart, and I think most Americans want their fellow citizens to thrive and succeed and have happy lives. The attempt to erase the advancements enabled by the CRA is nothing but vile racism. It is quite obvious. Shame on those who want to do this.

Instead of weakening this program, you should be strengthening it. Now is the time to be helping more people, not harming them.

Sincerely,
Teresa Hickman