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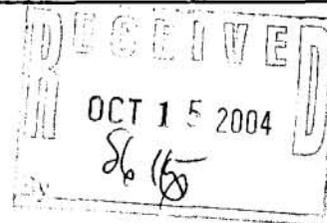
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Mr. Robert E. Feldman, Executive Secretary
Federal Deposit Insurance Corporation
550 17th St. NW
Washington, DC. 20429
Attn: Comments/Legal ESS
RE: RIN 3964-AC50



October 8, 2004

Dear Secretary Feldman,

As Executive Director of the Arc of Delaware, an agency that represents individuals with cognitive disabilities, I am writing to urge you to withdraw your proposed amendments to the Community Reinvestment Act. The Arc has worked tirelessly over the past 50 years to reduce barriers for individuals with cognitive disabilities. Through reducing barriers, we have also worked to create opportunities for our citizens who might not have access to those opportunities. The Community Reinvestment Act has been instrumental in creating opportunities in the area of affordable housing for our constituents with disabilities.

Many individuals with disabilities are on SSI. The huge disparity between housing and SSI benefits has serious implications for several important policy initiatives already underway, including the President's New Freedom Initiative, which is intended to promote increased access to daily community life for people with disabilities and the federal government's commitment to end chronic homelessness among people with disabilities.

These goals, ensuring community integration for people with disabilities and ending chronic homelessness, cannot be achieved unless people with disabilities have affordable housing. Findings by the Technical Assistance Collaborative Study for the Consortium for Citizen's With Disabilities Housing Task Force make it clear that the housing and homelessness problems of the lowest-income people with disabilities can only be solved by a renewed federal commitment to expand housing assistance for these citizens.

The Arc of Delaware has received funds through the Community Reinvestment Act to support our Housing Program for individuals with disabilities. The specifications in the present Act are working. The proposed changes would eliminate the investment and service requirements which would have the devastating result of significantly fewer loans and economic development projects.

We urge you to withdraw your proposed amendments which would create more barriers for our constituents who are just beginning to make gains from federal programs that offer the support and opportunities from which they greatly benefit.

Sincerely yours,

A handwritten signature in cursive script that reads "Rebecca Allen".

Rebecca Allen,
Executive Director

Cc:
National Community Reinvestment Coalition
Delaware community Reinvestment Action Council
President George Bush
Senators John Kerry
Senator John Edwards