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Public Comments on 2015-2017 Enterprise Housing Goals: =====

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Federal Housing Finance Agency
400 Seventh Street, SW., Eighth Floor,
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Attention: Comments/RIN 2590-AA65

RE: RIN 2590-AA65 2015-2017 Enterprise Housing Goals
General Counsel Pollard:

On behalf of the Delaware Community Reinvestment Action Council, Inc., a Delaware non-profit whose mission is to ensure equal access to credit and capital, I am writing to comment on affordable housing goals. In addition, we are also a member of the National Community Reinvestment Coalition (NCRC).

Delaware has benefitted greatly from affordable housing goals. Between 2003 and 2012, 94,208 Delaware households received loans financed through the affordable housing goals, 28 percent of all households benefited from the affordable housing goals and 71 percent of low- and moderate-income Delaware households benefited from these goals. We firmly believe that the affordable housing goals are far too important to preserving and building the wealth of working-class people to allow regulatory policies to marginalize or minimize their effect.

We believe that the final 2015-2017 Enterprises Housing Goals rule can be strengthened by addressing NCRCs concerns and adopting the coalitions recommendations.

We would like to thank FHFA for this opportunity to share our views on the proposed rule. If you have any questions or would like additional information regarding this comment, please do not hesitate to contact Rashmi Rangan, Executive Director, rrangan@dcrac.org, 302-824-5219.

Sincerely,

Rashmi Rangan
Executive Director
Delaware Community Reinvestment Action Council, Inc.