

From: [Shyla Patera](#)
To: [#FHFA.REG-COMMENTS](#)
Subject: [EXT] RIN 2590-AB12
Date: Sunday, February 28, 2021 11:39:25 PM

CAUTION: External Sender

Do not click links or open attachments unless you recognize the sender and know the content is safe.

My name is Shyla Patera. I am an independent living specialist employed by North Central independent living Services, Inc., in Black Eagle, Montana. As a long time Housing and communities advocate for the disabled in north central Montana, I am hopeful that the enterprise goals set out will provide opportunities for rural America and Montana in particular. North Central Independent and Living Services hopes that loans which will help citizens with disabilities who are or may be classified as low income borrowers or community developers well B assisted by this ANPRM. NCILS is hopeful that, along with the Community Reinvestment Act regulations, lower income Montana and Americans will be able to become a part of the community banking and unbanked systems . Because opportunity zones are just being implemented in many rural communities, opportunities no not happen discussed and implemented in communities for housing ownership, we may need to be discussing alternative opportunities in credit financing . For community development options and housing options and development we need to discuss ways to ensure that zoning and other opportunities are implemented by all small urban and rural communities so that neighborhood and community gentrification doesn't occur in the future of many communities. We need to ensure that housing opportunities and income opportunities involve Disability Inclusion, visibility, and universal design accessibility options for all. Thank you for your time.

Shyla Patera
1120 25 th Avenue North East
Black Eagle, Montana 59414
(406)452-9834
spatera@ncils.org