

**To:** [Comments](#)  
**Subject:** Comments FDIC-2014-0101-0001 "Community Reinvestment Act: Interagency Questions and Answers Regarding Community Reinvestment due 11.10.2014  
**Date:** Monday, November 10, 2014 7:23:49 PM

---

Economic Development can occur in areas defined yet cause gentrification. Instead of Census Tract data, Block Groups might want to be used. If development occurs, then the income levels rise, then a comparison can be done to match family-types and their income to the new occupants and their income.

Home sales can be analyzed.

Affordable housing is relevant to the surrounding income. If income rises with wealth, then affordability may shift to what is considered middle-class, not low-moderate income.

Investment is productive only if those disadvantaged see an improvement.

In the City of Los Angeles, the LA River is being revitalized. The surrounding working class communities, especially Elysian Valley, sees property values escalating and evictions rising.

Hotel and tourism is being developed for low-income wage earners who will not be able to live near their jobs.

The agencies need to be sensitive to the communities being used for their poverty and not empower the financiers and developers to gain only.

Joyce Dillard  
P.O. Box 31377  
Los Angeles, CA 90031