



Massachusetts
Housing
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Corporation

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Guilliam Aertsen
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President and CEO

January 23, 2007

Office of Thrift Supervision
1700 G Street, NW
Washington, DC

RE: **Docket No. 2006-44**

To Whom It May Concern:

The Massachusetts Housing Investment Corporation (MHIC) is a 501(c)(3) non-profit and certified Community Development Financial Institution (CDFI) established in 1990. Since then MHIC has provided financing for over \$1 billion of affordable housing and community development throughout Massachusetts.

We appreciate the opportunity to comment on the agency's proposed Notice of Proposed Rulemaking (NPR), published November 24, 2006. We strongly support the alignment of the OTS' Community Reinvestment Act (CRA) regulations with those of the Office of the Comptroller (OCC), the Federal Reserve, and the Federal Deposit Insurance Corporation (FDIC). **Consistency among the regulators is critically important for those of us who are looking to raise capital for affordable housing, community development, and other ventures serving low and moderate income communities.**

The other regulatory agencies have issued a joint rule that, in our view, will help channel additional capital to those communities most in need. On that basis, we urge the OTS to take whatever steps are necessary to bring your regulations into line with the joint rule of the other regulatory agencies.

We appreciate your consideration of these comments.

Sincerely,

JOSEPH L. FLATLEY
President & CEO