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October 13, 2026

The Honorable Jonathan V. Gould
Comptroller of the Currency
Office of the Comptroller of the Currency
400 7th Street, SW
Washington, DC 20219

The Honorable Travis Hill
Chairman Federal Deposit Insurance Corporation
550 17th Street, NW
Washington, DC 20429

Re: Community Reinvestment Act Regulations; Docket ID OCC-2026-0694; RIN 1557 AF57; RIN 3064-AG31

Dear Comptroller Gould and Chairman Hill:

Please find below the comments of the Hope Enterprise Corporation / Hope Credit Union / Hope Policy Institute (HOPE) in response to the Notice of Proposed Rulemaking on the Community Reinvestment Act (CRA), Docket ID OCC-2026-0694; RIN 1557 AF57; RIN 3064-AG31.

Submitting these comments is consistent with HOPE's long-standing support for increasing meaningful investments in underserved communities in the Deep South. CRA-motivated investments and partnerships have been critical to HOPE's work in expanding access to banking services, affordable housing, homeownership, and other pathways for economic mobility.

Rooted in HOPE's more than 30 years of experience in serving the Deep South, this comment outlines concerns about how the proposed rule will widen existing capital access gaps in the region, particularly those in the most underserved and economically distressed rural communities.

About HOPE

HOPE is a credit union, community development financial institution and policy institute that provides affordable financial services; leverages private, public and philanthropic resources; and engages in policy analysis to fulfill its mission of strengthening communities, building assets, and improving lives in economically distressed areas throughout Alabama, Arkansas, Georgia, Louisiana, Mississippi, Tennessee. Since 1994 HOPE has generated nearly $4 billion in financing that has benefited over three million people.

Both HOPE's work and the region it serves significantly overlap with the intent and goals of the Community Reinvestment Act. For example, HOPE has helped over 4,000 people become

homeowners by providing accessible mortgage financing in underserved areas. And, since its first small business loan to a cabinet manufacturer in the Arkansas Delta, HOPE has made over 6,800 business loans totaling over $1 billion. In 2025, 69% of HOPE business lending reached businesses in economically distressed areas.

HOPE's footprint comprises a substantial portion of communities that struggle to gain access to banking services and capital, and where HOPE serves as a critical capillary in the flow of resources to these communities. HOPE's six-state footprint includes 45% (147) of all persistent poverty counties in the country. Of these 147 counties, 83% (119) are rural, 39% (57) are majority Black; one-third (49) have unemployment rate one and a half times higher than the national rate; and 65% (95) are in the bottom quartile of health outcomes.[1]

The Community Reinvestment Act has been a critical, though imperfect, tool for HOPE to leverage the resources it needs to serve low-income communities, rural communities, and communities of color in the Deep South. CDFIs, like HOPE, are critical vehicles for receiving and deploying that capital to underserved communities. For example, over the last ten years, HOPE has leveraged more than $251.8 million in investments from FDIC and OCC banks, in the form of low-cost debt, grants, and New Market Tax Credit equity investments to ensure access to fair financial services for people and places in the region.

Impact of Proposed Changes on Deep South Communities

Rooted in our experiences in reaching underserved communities, HOPE seeks to strengthen the CRA and its ability to significantly increase banks' lending, services, and investments in our region. The proposed changes, however, risk reducing investments and hindering economic opportunity in the Deep South for the following reasons:

1. Banks will have fewer obligations to serve their communities,
2. A smaller number of communities may fall in banks' assessment areas,
3. Resulting downward pressure on tax credit pricing in rural and underserved communities will put affordable housing and other investments further out of reach,
4. Banks will have less flexibility for community development investments, including into CDFIs, and
5. The proposed changes dilute banks' obligations to serve the communities at the heart of the CRA's original statutory intent.

The cumulative impacts of the proposed changes will be profound in the Deep South. If finalized, nearly 1 in 4 people in the region would live in places with few to no community development reinvestment obligations by FDIC and OCC banks.[2] Each of HOPE's concerns are discussed in detail below.

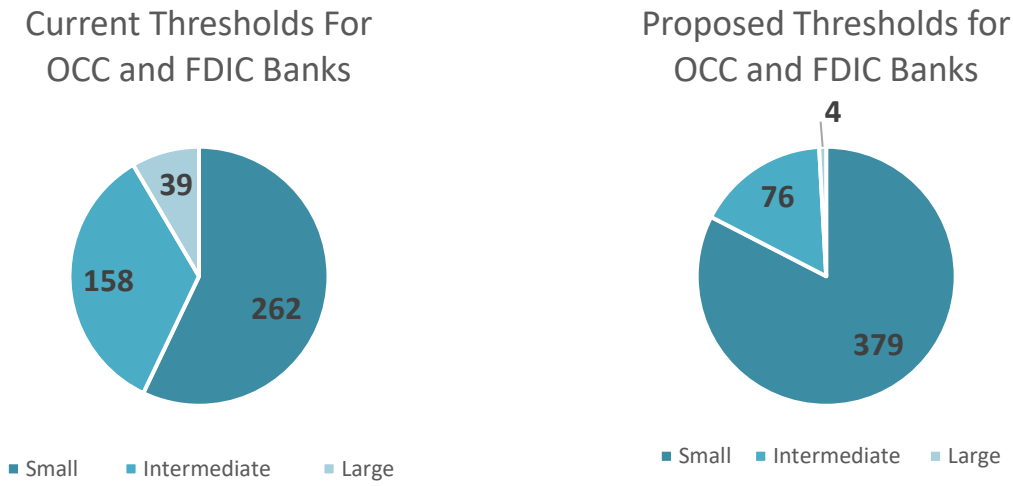
1. **Banks will have fewer obligations to serve their communities.**

The proposal will significantly reduce Deep South banks' obligations to serve the very communities in which they are located. Under the proposal, banks classified as "small" are exempt from the community development services test, and those classified as "intermediate" will have fewer reinvestment and reporting obligations than those classified as "large." Places like the Deep South have a dearth of large national banks compared to other parts of the country,

and therefore any changes for banks in the small and intermediate categories will have an outsized impact on the region.

To understand the potential impact of the proposed asset size threshold changes in its six-state footprint, HOPE analyzed the asset sizes of banks headquartered in Alabama, Arkansas, Georgia, Louisiana, Mississippi, and Tennessee. See Figure 1. Currently, 57% (262) of FDIC and OCC banks in the region are currently considered "small," with less than $412 million in assets. Under this proposal banks would be considered small if they have fewer than $1 billion in assets, which would mean 83% (379) of the banks would be considered small and therefore no longer have community development obligations under the Community Reinvestment Act.[3]

Figure 1: Impact of Proposed Asset Size Threshold Changes for the Deep South



Just as concerning, the proposal would reduce the number of FDIC and OCC banks considered "large" from 39 to 4, leaving only these 4 banks subject to the most robust CRA regulatory structure. This means that 35 FDIC and OCC banks will be re-classified from "large" to "intermediate" even though they have assets ranging between $1 and $10 billion. Under the proposal, a bank that is re-classified from their current "large" status to "intermediate" will have reduced oversight and obligations for reinvesting in their community such as:

- Being able to combine community development loans, investments, and services into one evaluation – even though each these are very distinct models with different value propositions for communities.
- No longer collecting and reporting CRA data on small business loans, small farm loans, community development loans and assessment areas. For, Louisiana and Mississippi this change would mean losing nearly a quarter of this reported data, reducing transparency in capital gaps in the small business market.[4]
- Pass *either* rather than *both* their community development test and their lending test in order to receive an overall passing CRA rating.
- No longer be subject to the service test, which otherwise takes branch locations into consideration for their CRA evaluation.

Other commenters may suggest that a more appropriate range for "intermediate" banks is $1 billion to $3.25 billion in assets. Even this would result in the significant re-classification of banks in the Deep South, and therefore reduction in community investments: twenty of the 39 currently designated large FDIC and OCC banks would be designated as intermediate under this alternative approach.

Finally, even for currently designated large banks that will remain large, these banks would have reduced obligations and additional restrictions that will hinder investment in the region. For example, even though large banks will still be subject to the service test, examiners would no longer evaluate whether checking and savings accounts are affordable, reducing incentives to offer the basic products that help unbanked and underbanked households. This would already deepen the divide between the Deep South and the rest of the country in terms of unbanked and underbanked households. Even though nationally, the unbanked rate is 4.2%, for the Deep South it is 13.7%.[5] Households in rural communities and those led by people of color in the Deep South continue to experience higher unbanked rates than the national average. See Table 1.

Table 1: 2023 Unbanked Rates for Deep South States by Race and Rural Households

	All Households	White Households	Black Households	Metro Households	Rural Households
Alabama	5.2%	2.4%	9.3%	2.7%	10.4%
Arkansas	6.4%	3.8%	n/a	6.0%	7.3%
Georgia	7.0%	2.7%	11.2%	5.9%	11.7%
Louisiana	8.0%	3.0%	18.6%	7.8%	8.6%
Mississippi	9.4%	5.4%	15.5%	6.8%	12.1%
Tennessee	5.7%	3.1%	n/a	5.1%	8.0%
Nation	4.2%	1.9%	10.6%	4.1%	4.8%

Source: FDIC (2023). "National Survey of Unbanked and Underbanked Households"

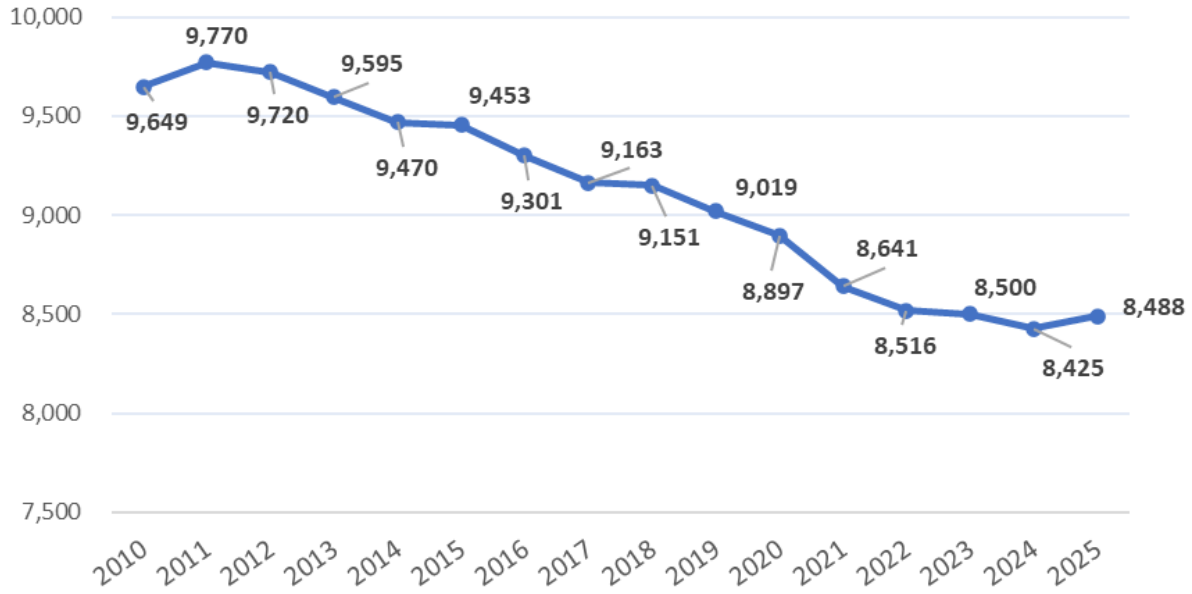
In addition to the work that banks do to help people get access to safe, affordable banking accounts, CDFIs like HOPE are critical in stepping into these financial services gaps, and often with the support of CRA-motivated bank partnerships. More than 46% of HOPE's members were unbanked or underbanked when they began their partnership with HOPE. The proposed rule puts support for the work of CDFIs at risk both with the restrictions on grant-making for community development purposes, as discussed further in Section 4, and the reduction in banks that have any community development obligations at all.

2. A smaller number of communities may fall in banks' assessment areas.

HOPE is concerned that the proposal will accelerate the number of communities that fall outside of banks' assessment areas, thus reducing the number of communities to which banks have reinvestment obligations even if banks take deposits from those very same communities. The proposal lands against a backdrop of already declining bank branches in the region. Between 2010 and 2025, the Deep South has lost more than 1,100 bank branches, a 12% decline. See Figure 2. In rural counties in the Deep South over the same time period, there was an 18% decline in bank branches.[6] Under the current CRA framework in which assessment areas are

based on bank's physical locations, a loss of bank branches equates to a loss of CRA-related obligations to those communities.

Figure 2: Bank Branches in Deep South States, 2010 to 2025



Source: Hope Policy Institute analysis of data from the Federal Deposit Insurance Corporation (FDIC) Bank find data accessed, July 1, 2026 available at https://banks.data.fdic.gov/bankfind-suite/historical

The proposal risks further reduction of CRA assessment areas by accelerating branch closure decline. This is due to the dual impact of (1) large banks being re-classified to intermediate and therefore no longer subject to the services test which would otherwise takes bank branch locations into account for the purposes of their CRA rating and (2) the fact that a bank's obligations are triggered by their branch facilities. Branches in harder to reach underserved communities would no longer count positively or at all towards a bank's CRA rating, yet it triggers obligations for investments into those communities.[7] Given this calculation, banks may choose to simply close these branches rather than undertake the work to serve those communities. Without CRA incentives, the Deep South stands to lose as many as 896 branches in low median income areas and 841 branches located in communities of color.[8]

As such, this proposal risks accelerating an existing trend of banking deserts in the region. From 2019 to 2025, every state in the Deep South except for Arkansas experienced an increase of census tracts considered to be a banking desert, with a growing share of them in rural communities in the region.[9] See Table 2. Of these banking deserts, 26% are in low-moderate-income census tracts and nearly 20% are in those where the majority of residents are people of color.[10] Given the current and proposed structure of the CRA, with some limited exceptions, a banking desert also then becomes a reinvestment desert as CRA obligations will rarely flow to those communities. In fact, recent analysis by NAAHL estimates that under the proposal, the number of census tracts considered community development deserts in HOPE's six-state region will increase from community development desert tracts from 58 currently to 122.[11]

Table 2: Banking Deserts in the Deep South, by state, 2019 versus 2025

	2019	**2025**
Alabama	141	149
Arkansas	57	55
Georgia	189	202
Louisiana	95	103
Mississippi	51	55
Tennessee	116	117
Total	649	681
Share Rural	10%	11%

Given the large swaths of the Deep South considered banking deserts, HOPE has long-supported the development of additional assessment areas, in addition to those based on physical locations. And, these additional assessments could be based on a mix of deposit and lending activity (not just deposits alone). HOPE continues to support the creation of non-facility based assessment areas and urges the regulators to consider this for future rulemaking.

3. Downward pressure on tax credit pricing in rural and underserved communities.

Downward pressure on tax credit pricing for the Low Income Housing Tax Credit and New Markets Tax Credit in already underserved communities, particularly rural, will be the compounding consequence of several elements of the proposed rule changes: fewer banks with community reinvestment obligations, fewer communities falling within banks' assessment areas, lower thresholds for community development activities needed for a passing grade, and non-distinctive treatment between loans and equity investments. Fewer equity investments flowing to purchase the credits generally, and in certain communities, may lead to less demand and lower prices in those areas. Relatedly, a study by CohnReznick notes the strong relationship between CRA assessment areas and supply of LIHTC equity investments from banks.[12]

In HOPE's experience, this is already evident given that a number of communities HOPE serves fall outside of a CRA assessment area, often making it more difficult to attract bank investments (equity or debt) in projects requiring Low Income Housing Tax Credits or New Market Tax Credits for financing. Thus, it is subsequently difficult to garner competitive prices for those credits even when there is interest. Here is a real-life example of what this may mean: In a recent HOPE transaction for 38 affordable units in a small rural town of about 5,000 people, HOPE provided a $1 million loan and a syndicator paid 87.5 cents on the dollar for the available housing tax credits. This pricing was already 6.5 cents below the national average at that time (93 cents).[13] If the price had been in parity with the national average, it would have yielded additional $412,500 in equity, making the overall financing less reliant on debt service and more affordable. If there is further depressed tax pricing, particularly compared to other regions of the country, transactions will be even further out of reach for the Deep South.

Recent data from the Affordable Housing Tax Credit Coalition notes how much equity would be at risk due to the reduced obligations flowing from the asset-size threshold changes: if banks up to $10 billion are exempt from the community development obligations, this may risk up to $1.6 billion in tax credit equity investments.[14] The Coalition also notes the outsized role banks under

this size have in rural markets, accounting for approximately one-third of rural equity investments. This has been true in HOPE's experience as well: there are a small but reliable handful of banks which partner in either equity or debt participations in LIHTC deals and nearly all of these banks are currently designated as large but will be re-classified as intermediate, thus reducing this incentive for affordable housing investments particularly in underserved and hard-to-reach areas.

The lower the price of the credits, the less equity that is available to complete a capital stack for things like affordable housing, rural hospitals, and educational institutions such as HBCUs and charter school lending. As discussed in Sections 1 and 2 above, given the reduced CRA footprint being drawn by the FDIC and OCC proposed rule, HOPE is concerned that far more communities in the Deep South will fall outside of CRA assessment areas and thus have increased difficulties in leveraging federal tax credits to attract the private capital to meet their communities' needs.

4. Reduced flexibility for community development investments, including CDFIs.

The CRA is one of the primary tools for catalyzing bank investments into underserved communities, including via community development financial institutions (CDFIs) that reach deep into communities that would otherwise be overlooked. HOPE's history is full of examples of successful bank investments and partnerships to expand capital access. These investments can take the form of deposits, low-cost patient debt, bank participation in a capital stack, or grants which support the day-to-day work of CDFIs and other community partners.

In terms of deposits, HOPE is concerned that the proposal may lead to banks reducing or eliminating mission driven deposit commitments since a greater share of banks would no longer need to pass a community development test. This proposed change would apply to the new small banks as well as the new intermediate banks that would still have a community development test but would no longer need to pass it in order to receive an overall passing rating.

A reduction in CRA-driven bank deposits would directly impact HOPE's ability to provide capital to the people and communities it serves, as loan demand from HOPE's members far exceeds member deposit capacity. HOPE's current Loan to Shares ratio is 99%, compared to peer credit unions at 83%. This high loan-to-deposit ratio is driven by lower incomes as 60% of HOPE members have incomes of less than $50,000 a year (and an additional 21% earn less than $75,000). By extension, there are lower levels of discretionary income that can be left or placed into a checking or savings account among HOPE's membership The average deposit in HOPE's checking / savings accounts is about $2,000, compared to $60,000 other depositories. As such the ability to draw capital from institutional depositors is crucial to HOPE's ability to meet the capital needs in the Deep South. Institutional deposits from private entities, such as banks, are particularly critical given that every state in HOPE's footprint only permits banks, but not credit unions, to serve as full-service depository for public funds.[15]

In terms of low-cost debt, grants, and equity investments for NMTC transactions, a significant majority come from large banks that will remain large banks under the revised thresholds. In looking just at these three types (low-cost debt, grants, and NMTC equity investment), HOPE has leveraged more than $251.8 million of these investment types from large FDIC and OCC banks over the last 10 years. The changes to the community development activities and

subsequent evaluation for large banks will have a direct and significant impact on HOPE's ability to catalyze development in the Deep South. As such HOPE is concerned about the unintended consequences of the proposed changes related to evaluation of community development activities for large banks, in addition to the reduced obligations for those re-classified as small and intermediate.

For the large banks still subject to a rigorous community development evaluation, a significant concern is the proposed restriction on grants being limited to specific community development projects and then, even in such an instance, having the amount for administrative costs capped at 15% of the project. This is simply inconsistent with the flexible and innovative nature of CDFIs' work that enables them to reach underserved people and places. For example, in several instances HOPE has received an unrestricted bank grant alongside a project-specific investment, such as the donation of a bank branch, in recognition that HOPE needs staff and systems to put that bank branch to use. In other instances, HOPE has received flexible bank grants for the purposes of carrying out certain goals, such as expanding access to homeownership. The flexible funding allows HOPE to engage in more expensive manual underwriting leading to the origination of smaller size mortgages that generate less revenue. As a result, HOPE is regularly originating nearly 90% of its mortgage loans to first-time homebuyers who otherwise would not have another option. Notably, HOPE's annual net charge off rate is historically and consistently low, underscoring the need for this type of community development finance within the banking ecosystem. In the community development financing context, the availability of grants allows HOPE to structure its own debt financing to at a rate that is affordable to serve low-income populations.

Additionally, the proposal dramatically reduces the thresholds of community development investing in a bank's assessment area that would be enough to signal they could also receive credit for investments outside of their assessment area.[16] This threshold is therefore likely to be interpreted as what would be considered necessary to receive a passing grade on the CRA exam. NCRC estimates that the proposed threshold for large banks of .625% of Tier 1 capital for qualifying community development activities would result in the loss of $87 billion in community development loans and investments from just the top 100 banks (by assets).[17] This steep decline in community development flows from banks would have far reaching impacts across sectors of affordable housing, CDFIs, and other critical pieces of the economic development infrastructure for under-resourced communities. For the Deep South, the impact of reduced community development obligations by large banks would be particularly acute, as there would be more competition nationally for this smaller pool of large bank dollars, thus ultimately reducing the overall supply of dollars for the Deep South especially since few large banks have a physical presence in the region.

Beyond the impact to CDFIs, HOPE is concerned about the impact of these changes on motivating community development activities to benefit other critical institutions, such as HBCUs. Nearly half of the nation's HBCU's are located in HOPE's footprint, and serve as critical engines for their local economy.[18]

HOPE has documented the persistent capital gap for HBCUs and heard multiple examples of HBCUs unable to get the financing they need on fair terms from other financial institutions.[19] Reflecting the critical role of CDFIs in bridging this capital gap, HOPE has made over $141 million in investments into Deep South HBCUs, such as New Market Tax Credit

investments coupled with bank partner equity, affordable commercial debt financing, and grants to support campus life at HBCUs.[20] For example, HOPE completed a $7.5 million New Market Tax Credit investment into Tuskegee University in rural Alabama, along with a bank equity partner that completed the financing. The investment was part of the $14 million expansion of Tuskegee's Carver Research Center to increase access to cancer research through the Center for Genomics and Health Disparity Research.[21] This fall, HOPE provided $12.5 million New Market Tax Credit financing with the Xavier University Ochsner College of Medicine, along with a bank partner, to serve approximately 400 medical students and create 88 full-time jobs. As such, it is critical for public policies like the Community Reinvestment Act to help move private capital to meet the needs of these and other institutions, both to improve the strength of local economies and the prosperity of the people connected to them. This work and innovation would be severely constrained by the proposed changes to community development activities.

5. Significant shifts from the original purpose of the Community Reinvestment Act.

In addition to the reductions described in the previous sections, the proposal dilutes requirements that investments actually flow to underserved communities, such as rural, low-income or communities of color, the very communities harmed by banks' redlining practices that the CRA was intended to remedy. It does this through numerous provisions, with little justification or explanation of how impacted communities will still be served. For example, the proposal weakens the standards by which discriminatory lending activity would be considered part of a bank's CRA exam. In a number of other ways, bank activities would not necessarily be required to benefit low-income people or communities, for example with the removal of the purpose test for economic development activities, changes to the standards for infrastructure projects such that they are required to just "serve" low-income communities even if they do not otherwise benefit, and the changed definition of "unsubsidized affordable housing" such that it could include housing for middle-income families in high-cost markets.

Throughout its 30 years of providing financial inclusion and community development financing for people and places throughout the Deep South, HOPE knows all too well that when given the option, resources will most commonly flow to the easiest to serve rather than those hardest to reach. This is true in private investments, such as philanthropy, as well as in public funding streams. As such, HOPE is concerned that the cumulative impact of these proposed changes will mean that much needed bank capital that could advance economic opportunity in the Deep South will bypass the very communities that the CRA was intended to benefit.

Conclusion

The Community Reinvestment Act has the potential to unlock capital and opportunity for communities across the Deep South. It has served as a critical tool in expanding financial access to the people and places HOPE serves. Any changes or updates to CRA should work to increase the reach of bank investments into historically underserved communities. Instead. the proposed changes currently under consideration would move the CRA in the wrong direction by reducing incentives to serve low income and rural communities, threatening vital community development efforts that help Deep South communities thrive.

Thank you for your consideration. Please let us know if we can provide any additional information. We can be reached at diane.standaert@hope-ec.org or sara.miller@hope-ec.org.

Sincerely,

Diane Standaert
SVP, Policy and Advocacy

Sara Miller
Senior Policy Analyst

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[1] Hope Policy Institute analysis of CDFI Fund list of Persistive Poverty Counties as of May 2024, https://www.cdfifund.gov/system/files?file=2024-05/PPC_2020_ACS_May_10_2024.xlsx

[2] Analysis of data provided by the National Association of Affordable Housing Lenders, available at https://naahl.org/cra-map (estimating the number of people in Alabama, Arkansas, Georgia, Louisiana, Mississippi, and Tennessee that would live in a thin coverage census tract or community development desert if the proposed changes are adopted).

[3] Hope Policy Institute analysis of FDIC bank data, available at https://banks.data.fdic.gov/bankfind-suite/bankfind, current as of August 28, 2026 (last accessed September 1, 2026).

[4] National Community Reinvestment Coalition estimates for Mississippi and Louisiana, available at https://www.ncrc.org/cra

[5] FDIC (2023). "National Survey of Unbanked and Underbanked Households," https://household-survey.fdic.gov/custom-data

[6] Deep South states included in the analysis are Alabama, Arkansas, Georgia, Louisiana, Mississippi, and Tennessee. Hope Policy Institute analysis of data from the FDIC Bank Find database and Summary of Deposits database accessed July 1, 2026 and July 13, 2026 available at https://banks.data.fdic.gov/bankfind-suite/historical and https://banks.data.fdic.gov/bankfind-suite/SOD/branchOffice

[7] See e.g., The Community Reinvestment Act and Bank Branching Patterns. Lei Ding and Carolina K. Reid. Federal Reserve Bank of Philadelphia and University of California, Berkeley. 2019. https://www.philadelphiafed.org/-/media/frbp/assets/working-papers/2019/wp19-36.pdf (finding a positive relationship between CRA coverage and bank branch locations).

[8] National Community Reinvestment Coalition estimates for Alabama, Arkansas, Georgia, Louisiana, Mississippi, and Tennessee, available at https://www.ncrc.org/cra

[9] Federal Reserve Bank of Philadelphia, Banking Deserts Dashboard, available at https://fedcommunities.org/data/banking-deserts-dashboard/

[10] Id.

[11] Analysis of data provided by the National Association of Affordable Housing Lenders, available at https://naahl.org/cra-map

[12] CohnReznick, The Community Reinvestment Act and Its Effect on Housing Tax Credit Pricing, 2013

[13] Novogradic, LIHTC Equity Pricing Trends, available https://www.novoco.com/resource-centers/affordable-housing-tax-credits/lihtc-equity-pricing-trends

[14] Affordable Housing Tax Credit Coalition, "Potential Impact of OCC/FDIC Proposal of the Community Reinvestment Act," Oct. 1, 2026, available at https://www.taxcreditcoalition.org/weigh-in-with-regulators-on-cra/

[15] Diane Standaert, "Public Deposit Laws Inhibit Opportunity in the Deep South," July 30, 2026, https://hopepolicy.org/public-deposit-laws-inhibit-opportunity-in-the-deep-south/

[16] Consistent with comments on previous CRA proposals, while HOPE supports the ability of banks to receive CRA credit for activities outside of their assessment areas, it should not be done at the expense of adequately meeting the needs of the communities in those assessment areas. Any credit for activities outside of assessment areas should also be coupled with indicators to ensure they are reaching communities where such investment would have deep impacts, such as in persistent poverty areas. This proposal meets neither of these requirements.

[17] NCRC, "CRA's New Benchmark Could Put 85% of Current Community Development Activity at Risk," Sept. 10. 2026, https://ncrc.org/cras-new-benchmark-could-put-85percent-of-current-community-development-activity-at-risk/

[18] Dr. Regina Moorer, "Stronger Together: How CDFIs and HBCUs Build Lasting Change," Aug. 21, 2025

https://hopepolicy.org/stronger-together-how-cdfis-and-hbcus-build-lasting-change/

[19] Dr. Regina Moorer, "Capital Meets Campus: How CDFI-HBCU Partnerships are Closing the Gap," Aug, 31, 2026, https://hopepolicy.org/capital-meets-campus-how-cdfi-hbcu-partnerships-are-closing-the-gap/

[20] Id.

[21] Thonnia Lee "Tuskegee University breaks ground on $14M game-changing genomic research center," Aug. 25, 2025, https://www.tuskegee.edu/news/2025/Tuskegee-University-breaks-ground-on-14M-game-changing-genomic-research-center.html