Dear Federal Housing Finance Agency,

The proposed amendment on minorities, women and disabled people inclusion is one that I personally agree with. It brings up the issue of diversity in a workplace with its possible connection to discrimination which is not legal and looked down upon. Even though there are already rulings in place to help with the advancement of diversity and ensurance of inclusion, they only set minimum requirements for regulating entities diversity and inclusion programs. With the new ruling, there could be a change in diversity within the work force which would be beneficial to all those involved. It can provide three major benefits to all those involved: serving the community and becoming socially responsible, increasing innovation and getting a return on investment.

Serving the community and becoming socially responsible is something that all agencies strive for. In modern society, the number of women, minorities, and people with disabilities that government agencies and general agencies serve is increasing. According to the U.S. Office of Personnel Management, diversity and inclusion helps to expand an agency's ability to serve people from various backgrounds and life experiences and increase their ability to adapt to all those different backgrounds and life experiences. Maintaining a workforce that reflects the current American society is crucial in providing quality services to the public. Relating to the public makes them feel like an agency actually cares for them and tries to understand them.

Increasing the innovation within an agency can bring great success. The key to a successful workplace is the ability to be creative and come up with ideas that are universal. In history, there has been great success when a diverse group of people come together to share their different ideas and merge them together. America itself is created off of different cultures merged together which has turned into a great thing for all the people here. There are many inventions that have been very succesful that were created by people with disabilities. The U.S. Office of Personnel Management stated, "... effective diversity management coupled with inclusive work environments improves organizational performance and innovation. Employees from varied backgrounds bring different perspectives, ideas and solutions to the workplace that result in new products and services, challenge to the status quo, and new collaboration." Diversity is never a bad thing especially within the workforce, it is actually essential in being successful in the current American society.

Diversity is the catalyst for a good return on an investment. Many agencies have a budget and a huge part of that budget goes towards human resources which could be training, salaries, benefits and some other things. In order for an agency to obtain the good investment, they must hire workers who have the skills and talent to do the various jobs within the company. For an agency to ensure they have the very best, they must look for the skills and talents in many different places. Generally, employees expect basic things from the agency such as no discrimination, equality, respect, benefits, good pay and a good schedule. Providing workers with these basic necessities will cause for a better work environment. The U.S Office of Personnel Management stated, "With these facilitating conditions, the return on investment is maximized, and employees are engaged and productive. The result is faster resolution to conflict which avoids costly litigation and settlements." The workplace environment is key to having a better investment with diverse employees.

Those three benefits show why it is extremely important in the current American society to have diversity and inclusion. Having diversity and inclusion will not affect the agencies involved very much because all they will really have to do is more strongly enforce their policies when it comes to hiring employees and obtaining a great deal of success. Although there are

benefits to adapting this rule, there are also consequences that come along with it like any other rule. A huge consequence that could occur is possible discrimination against the LGBT (Lesbian, Gay, Transgender and Bisexual) community. The rule will put a huge emphasis on minorities, women and people with disabilities but nowhere does it state anything about the LGBT community. This consequence is a huge one because it revolves around a community that society is very sensitive with in many senses such as equality and just general discussion about them. From my view point there is only one downfall to the rule but there are many more benefits.

The American government is known for sometimes excluding a group of people out when setting certain law or rules in place. It is not remotely possible in the current American society to make everyone happy and include everyone in everything and that is okay. There are certain rules that are meant for a certain group of people while also not being meant for another group of people. The proposed rule of minority and women inclusion is a very important rule especially in the current American society with everything that is going on which should be voted for and passed.

> Sincerely, Marley B.