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Public Comments on Minority and Women Inclusion Amendments: =====

Title: Minority and Women Inclusion Amendments
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Submitter Info:

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Comment: Regulatory Information Number (RIN) 2590-AA78
Minority and Women Inclusion Amendments
Federal Housing Finance Agency (FHFA)

To Whom It May Concern:

I am writing to assert support for the proposed amendments to the Federal Housing Finance Agency (FHFA) regulations to enhance inclusion of minorities, women, and individuals with disabilities. The amendments would require FHFA regulated agencies to promote diversity and ensure the inclusion and utilization of minorities, women, and individuals with disabilities in all business and activities including management, strategic planning, hiring, contracting, and capital market transactions. This is a positive improvement that I fully support.

While we have seen progress for women and minorities in last century, equality is still illusive for many. Women and minorities have been and continue to be subjected to unique employment challenges - from motherhood to equal pay for equal work to sexual harassment and discrimination. Thanks to key watershed administrative actions such as The Civil Rights Act of 1964, The Equal Pay Act of 1963, The Pregnancy Discrimination Act of 1978, and The Americans with Disabilities Act of 1990, the workplace has become more hospitable to women, minorities, and individuals with disabilities. However, this incremental progress was only possible because of proactive, purposeful, and quite frankly, tenacious efforts to promote equality for all.

In this vein, I ask the FHFA to consider expanding the scope of the amendments to include another minority, the LGBT (Lesbian, Gay, Bisexual, Transgender) community, a group that would benefit immensely from this action. I am a full-time working mother and graduate student. My research this past semester has focused on the need for additional support and services for LGBT youth. This was an eye-opening experience in many ways, but primarily, it was challenging to see how much more needs to be done to support this demographic and promote inclusion and acceptance. Beyond the quest for equality, there is still unfortunately a need to ensure basic safety and dignity in our schools and workplaces these individuals. Indeed a tremendous amount of upside remains in this regard.

Public opinion and attitudes around sexual orientation and gender identity have shifted considerably in the past few decades. According to the Pew Research Center (2014), 57% of Americans opposed marriage equality in 2001. By 2016, 55% were in favor of marriage equality. This figure includes 71% of millennials, which indicates future levels of support will be even greater. However, by any measure, there is still more work to be done toward promoting equality - and in fact, basic safety - for the LGBT community.

Many of these individuals face daily challenges as a result of their sexual orientation and/or gender identity. Alarming, they are often subjected to harassment and discrimination resulting in a stark disparity in negative health outcomes as opposed to the general population. Until equality is realized for this community, we are compelled to support them through proactive inclusion efforts in

schools, places of business, and through government programs and opportunities.

For this reason, I would ask that the consideration be given for including the LGBT community in the proposed amendments as a dedicated focus for inclusion. Currently, the proposed amendment promotes diversity and inclusion for minorities, women, and individuals with disabilities, a positive and necessary course of action. It is suggested that regulated agencies can voluntarily expand this scope to include other groups, such as LGBT individuals. However under the current proposal, this would be entirely optional for regulated agencies.

I respectfully request that the FHFA add the LGBT community as a required focus of inclusion for its regulated agencies. Hoping this will happen voluntarily and organically may work in some cases, but it will leave countless people unsupported and without recourse. As stated in the text of the Notice of Proposed Rulemaking for (RIN) 2590-AA78, there is significant research affirming that a diverse and inclusive workforce and leadership team benefits an organization by increasing creativity and innovation. Including the LGBT population in management, strategic planning, hiring, contracting and the like, would certainly enhance FHFA-regulated agencies at every level.

Please help to promote inclusion and equality for all by including the LGBT community in the required focus areas for the proposed amendments. I firmly believe that by doing so, all regulated agencies will become stronger and more productive organizations, which ultimately benefits not just minority populations, but all citizens served by said agencies.

Sincerely,

Christina Ward

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