

**NOMINATIONS OF JULIA R. GORDON, DAVID  
UEJIO, AND SOLOMON J. GREENE**

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**HEARING**  
BEFORE THE  
**COMMITTEE ON**  
**BANKING, HOUSING, AND URBAN AFFAIRS**  
**UNITED STATES SENATE**  
**ONE HUNDRED SEVENTEENTH CONGRESS**  
FIRST SESSION

ON

NOMINATIONS OF:

JULIA R. GORDON, OF MARYLAND, TO BE ASSISTANT SECRETARY OF HOUSING  
AND URBAN DEVELOPMENT

DAVID UEJIO, OF CALIFORNIA, TO BE ASSISTANT SECRETARY OF HOUSING  
AND URBAN DEVELOPMENT

SOLOMON J. GREENE, OF THE DISTRICT OF COLUMBIA, TO BE ASSISTANT  
SECRETARY OF HOUSING AND URBAN DEVELOPMENT

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## NOMINATIONS OF JULIA R. GORDON, DAVID UEJIO, AND SOLOMON J. GREENE

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THURSDAY, AUGUST 5, 2021

U.S. SENATE,  
COMMITTEE ON BANKING, HOUSING, AND URBAN AFFAIRS,  
*Washington, DC.*

The Committee met at 10:07 a.m., in room 538, Dirksen Senate Office Building, Hon. Sherrod Brown, Chairman of the Committee, presiding.

### OPENING STATEMENT OF CHAIRMAN SHERROD BROWN

Chairman BROWN. The Senate Committee on Banking, Housing, and Urban Affairs will come to order.

Today, we will consider three highly qualified nominations for critical roles at the Department of Housing and Urban Development. Julia Gordon has been nominated to serve as Assistant Secretary of Housing and Commissioner of the Federal Housing Administration. Ms. Gordon currently serves as president of the National Community Stabilization Trust, a nonprofit organization that supports neighborhood revitalization and affordable home ownership. Previously, Ms. Gordon served as the manager of the single-family policy team at the Federal Housing Finance Agency, working to help families stay in their homes following the 2008 financial crisis.

If confirmed, she would lead the FHA. As Commissioner of FHA, Ms. Gordon would play a pivotal role in helping thousands of homeowners weather this pandemic and stay in their homes.

Welcome, Ms. Gordon. Glad you are here.

David Uejio is the President's nominee to serve as Assistant Secretary for Fair Housing and Equal Opportunity. Mr. Uejio currently serves as Acting Director of the Consumer Financial Protection Bureau. Previously, he served in different roles in public service at NIH, OPM, and DoD. As Assistant Secretary for Fair Housing and Equal Opportunity, he would oversee the implementation and enforcement of laws that protect homeowners and renters from housing discrimination.

We are glad to have you here today, Mr. Uejio. Thank you for joining us.

Finally, we welcome Mr. Solomon Greene. He is the President's nominee to serve as Assistant Secretary for Policy Development and Research. Mr. Greene currently serves as a senior fellow at the Urban Institute, where he leads research into fair housing, and how we lift up all residents by creating growth widely in our communities. Mr. Greene previously served as Senior Advisor at HUD,

a litigation associate at a major law firm, and an adjunct professor at NYU's Wagner Graduate School of Public Service.

As the head of Policy Development and Research, Mr. Greene will lead HUD's research and provide data on housing and community development issues that will help inform policy decisions.

These nominees, all three of them, have strong, strong records in housing policy and management. They will bring their breadth of experience to HUD at a time when our country needs it most. I have been the Ranking Member or Chair of this Committee for 7 years now, and I have seen few, if any, nominees as qualified as they.

That is what our hearing should focus on today. So I am disappointed that the Ranking Member has instead decided to attack these public servants and spread misinformation. These nominees already responded to Senator Toomey—they did it on Monday, and their own words made it clear they support the police. Every Democrat in the Senate, and President Biden, all supported the American Rescue Plan, which provided critical funding to local police department, because of course we support the police, and we wanted to make sure that police and firefighters were not laid off during this pandemic. I am disappointed the Ranking Member continues to think or act otherwise.

I wish my Republican colleagues would put as much effort into bringing down the cost of housing for families as they do into this political theatre.

The Ohioans I talk to are exhausted—exhausted—by this kind of division and distraction. And they are certainly not worried about some retweet from a year ago. People want to know what we are going to do—those in Government, and those in Congress—to make their lives better. None of us should be so brittle as to be so cowed by a tweet or a retweet.

Today's nominees have been selected to provide their expertise at important agencies that are doing real work, work that has the potential to bring down people's rents. We know a quarter of renters, prepandemic in this country, paid more than half their income and rent. One things happen in their life—the car breaks down, their child gets sick—and their life is turned upside down. We want people in Government to be on their side.

Unlike many of the unqualified nominees in the previous Administration that came before this Committee—and my colleagues recognize how unqualified many of them were—today's nominees have the experience and the preparation to make real progress. I want to know today from these nominees what will they do to make it easier for Pennsylvanians and Ohioans and South Carolinians and Minnesotans, how they will make their lives easier to afford a home. What will they do to root out discrimination in housing? What will they do to find creative solutions to the housing challenges families face in communities large and small?

Let us do our jobs today, and let us focus on the results Americans care about.

Thank you again to these nominees for your willingness to serve. I look forward to your testimonies.

And, Members of the Committee, I would like to enter into the record letters of support that the Committee has received for the

nominees: letters in support of Ms. Gordon, 115 supporters—that is one-one-five supporters—including MBA, the Realtors, Housing Policy Council, the National Multifamily Housing Council, and the National Fair Housing Alliance; and more than 100 more; letters in support of Mr. Uejio from 40 organizations including the Japanese American Citizens League, National Association of American Veterans, and the Leadership Conference on Civil and Human Rights, and dozens more; and letters in support of Mr. Greene from 31 organizations, the Realtors, the Council of Large Public Housing Authorities, and the National League of Cities, more than 25 more.

Without objection, I enter those letters into the record. Without objection.

Chairman BROWN. Ranking Member Toomey.

#### **OPENING STATEMENT OF SENATOR PATRICK J. TOOMEY**

Senator TOOMEY. Thank you, Mr. Chairman. Yeah, I want to point out that under both Presidents Obama and Biden, I have repeatedly supported many nominees who had the necessary experience, the temperament, and the policy views, policy views that I often disagreed with, but nevertheless acknowledged they were within the mainstream of American political thought, and I supported them.

Unfortunately, the nominees before us today, who have been nominated for seniors positions at HUD, do not meet all of these important criteria. In fact, I think there is ample evidence that these Biden nominees have indicated a hostility to the policy, they have subscribed to the theory that the police are racists, and they have advocated for defunding the police. My objection is not because these folks have put out tweets or retweets. It is because of what those tweets, and in other cases, their own writings in other mediums, tell us about what they believe.

Let's consider Solomon Greene. He has repeatedly made troubling statements denigrating the police and advocating for the defunding of the police. Some of these statements he made on Twitter, but others he made in an article that he himself wrote just last June.

In that article, he alleged that, quote, “overpolicing,” end quote, endangers communities of color, and he advocated for, and I quote, “recapturing funding for the police,” end quote, which certainly sounds like a euphemism for defunding the police, and reallocating that funding to other uses, such as, quote, “community arts and cultural institutions,” end quote, this at a time when crime rates in America's major cities are on the rise. These views are so outside the political mainstream, and I think they disqualify him from holding a senior leadership position at HUD.

Equally concerning are Julia Gordon's past statements. Ms. Gordon, among other things, retweeted a post that described police officers as, and I quote, “the people killing us,” end quote. She also suggested in a letter that she wrote, not a tweet or a retweet but a letter that she wrote, that police violence stems from, quote, “flawed and biased systems that require structural change,” end quote. Additionally, Ms. Gordon disparaged elected Republican officials. For example, she attacked Senator Lindsey Graham as, quote, “desperate,” end quote, and “Lying Lindsey,” end quote.

In my view, these and other troubling statements are clearly outside the political mainstream and disqualify her from serving in a senior position at HUD.

Unfortunately, we do not know the full extent of Mr. Greene and Ms. Gordon's public statements because they deleted some of their previously public tweets before being nominated. I asked them to try to recover their deleted tweets from Twitter. But they have refused to comply with this reasonable request. And it makes you wonder: What do they have to hide?

As the Senate evaluates nominees' fitness for senior leadership positions, it is important the public has a full picture of their policy views, their judgment, and their character. A nominee's past public statements do matter, and a nominee should not be able to avoid that scrutiny by merely clicking a button marked Delete.

All of the Republicans on this Committee have written to President Biden asking him to withdraw Mr. Greene and Ms. Gordon's nominations because of their past anti-police statements, and we are not alone in our concern. The National Sheriffs' Association, which represents thousands of sheriffs across the country, has written letters opposing both of these nominees.

Mr. David Uejio also has a record that makes him unqualified to serve in a senior position at HUD. As CFPB Acting Director, he has publicly promoted the view that our criminal justice system, which includes police officers, is infected with, and I quote, "latent, structural racism," end quote.

Beyond that, what is most troubling about his record is his lack of housing experience, especially on fair housing issues. But he has been nominated to run HUD's Fair Housing Office, which is responsible for protecting households from housing discrimination. Yet nothing in his background suggests that he has the experience or qualifications to enforce and administer the Nation's fair housing laws.

He has served as CFPB Acting Director for just a few months, but in that short time he has reportedly taken very concerning personnel action, refused to provide information to Congress, ignored stakeholders on important housing matters, and returned the CFPB to the path of regulation by enforcement.

There have been serious allegations that, under Mr. Uejio's leadership, the CFPB is taking unusual and possibly unlawful actions to forcibly replace career civil servants with loyalists. Yet he has refused to provide Congress with documents that would address these allegations.

Ignoring stakeholder input, Mr. Uejio also decided to delay the transition to CFPB's new Qualified Mortgage rule, despite industry, consumer, and civil rights groups, and bipartisan Senators from this very Committee urging him to reconsider. In fact, despite stakeholder concerns, the CFPB stated it will consider rewriting the rule.

In addition, Mr. Uejio rescinded CFPB policies that provided regulatory clarity, clearing the path for the CFPB to return to regulation by enforcement. Finally, he has shown little regard for the CFPB's jurisdictional limits.

So I am troubled that the Biden administration has chosen nominees who have made it clear, through their writings, their tweets,



and retweets, that they have been hostile to the police, they subscribe to the theory that the police are racists, and they support defunding the police. These statements speak directly to their policy views and temperament and therefore are extremely relevant to our consideration of their nominations.

Thank you, Mr. Chairman.

Chairman BROWN. Thank you, Ranking Member Toomey.

As you stand for the oath in a moment I am troubled that this Committee did a first-of-its-kind hearing on structural racism in housing, and a number of comments that you have all tweeted about, and there have been some tweets pointing that out. And, you know, you acknowledged our country's horrible history of slavery and racial discrimination and Black codes and Jim Crow and redlining, and those are relevant issues that the understanding of those issues is something that the previous Administration seemed little concerned about. Understanding those issues will make you better nominees and better public servants as you are confirmed.

So please stand and raise your right hands.

Do you swear or affirm that the testimony that are you about to give is the truth, the whole truth, and nothing but the truth, so help you God?

Ms. GORDON. I do.

Mr. UEJIO. I do.

Mr. GREENE. I do.

Chairman BROWN. Do you agree to appear and testify before any duly constituted Committee of the U.S. Senate?

Ms. GORDON. I do.

Mr. UEJIO. I do.

Mr. GREENE. I do.

Chairman BROWN. Thank you. Please be seated.

We welcome the three of you to the Committee. If you would like to introduce family members or friends with you today at the beginning of your testimony I invite you to do that.

Ms. Gordon, please begin your testimony. You are recognized for 5 minutes. Thank you.

**TESTIMONY OF JULIA R. GORDON, OF MARYLAND, NOMINATED TO BE ASSISTANT SECRETARY OF HOUSING AND URBAN DEVELOPMENT**

Ms. GORDON. Chairman Brown, Ranking Member Toomey, and distinguished Members of the Committee, I am deeply honored and humbled to appear before you today as the nominee for Assistant Secretary for Housing and Federal Housing Commissioner of the Department of Housing and Urban Development. I want to begin by thanking President Biden and Secretary Fudge for the confidence and trust they have placed in me. I would also like to thank the Committee for scheduling this hearing and considering my nomination.

Before I talk more about my experience, I would also like to recognize and thank my family who have joined me today. My husband, Geoffrey Berman, is my most enthusiastic cheerleader, and with more than 30 years at the Pentagon as a civilian expert supporting our troops, he models what it means to be a true public servant.

My daughter, Rochelle Berman, a rising high school senior, gives me so much hope for the future with her love of learning and her gift for connection with others.

I would also like to thank my mother, Rhona Gordon, who cannot be here today in person. She instilled in me the value of tikkun olam, which means working in partnership with God to make the world a better place. That value has been the lodestar of my life and career.

But my mom's life has not always been easy, and our family's experience is a big part of why I believe so strongly in the honorable mission of the Federal Housing Administration. I grew up in what we now call single-family rental, and because my parents were low income, they did not retire with pensions or savings beyond their small Social Security checks.

Today, my mom lives in a subsidized apartment building for seniors, but her rent still would exceed her monthly income if not for additional housing assistance she receives from the county. This lived experience undergirds my commitment to promoting home ownership, which is the best path to family stability and prosperity, and to ensuring that we support safe, affordable, and habitable rental housing.

If confirmed, I look forward to working with President Biden, Secretary Fudge, and Congress on several time-sensitive priorities. First and foremost is recovering from COVID and preventing foreclosures stemming from COVID-related economic hardship. Hundreds of thousands of FHA homeowners are behind on their mortgage payments, many with a CARES Act forbearance, which has left them with considerable arrearages. Many of those have seen a permanent reduction in income. While FHA has already done a lot of hard work to develop the right tools to help these homeowners begin to pay again, there is still a very steep hill to climb to make sure no family loses their home as a result of COVID.

My experience uniquely qualifies me to lead FHA's team at this time. Back in 2007, I worked at the Center for Responsible Lending, where my work centered first on mortgage policy and later on foreclosure prevention. Subsequently, I moved to the Federal Housing Finance Agency, where I managed the policy team overseeing the Fannie Mae and Freddie Mac's to provide loss mitigation for homeowners.

Currently, as the president of the National Community Stabilization Trust, I focus on the connection between housing and strong neighborhoods, working to prevent blight and create more opportunities for home ownership. Through these experiences, I have learned important lessons and developed deep technical expertise and stakeholder relationships that I can use to navigate the road ahead if I am confirmed.

Additionally, if confirmed, I would prioritize increasing the supply of affordable housing for both rental and home ownership. In fact, my work on supply issues has long predated today's headlines. Over the past decade, the team I lead has helped community-based developers put more than 27,000 blighted properties back to work for families. We also provide capital to small businesses seeking to create new home ownership, and we advocate for supply oriented initiatives such as the Neighborhood Homes Investment Act.

Those of you on this Committee deeply understand that safe, healthy, and affordable housing is the necessary precondition for families and communities to thrive and prosper. If I am confirmed, I look forward to working with you to achieve that goal for as many households as possible.

Thank you so much for the opportunity to testify before you today. I look forward to your questions.

Chairman BROWN. Thank you, Ms. Gordon. Mr. Uejio, you are recognized for 5 minutes.

**TESTIMONY OF DAVID UEJIO, OF CALIFORNIA, NOMINATED  
TO BE ASSISTANT SECRETARY OF HOUSING AND URBAN DE-  
VELOPMENT**

Mr. UEJIO. Thank you Chairman Brown, Ranking Member Toomey, and Members of the Committee, I am incredibly honored and humbled to appear before you today as the nominee for Assistant Secretary for Fair Housing and Equal Opportunity at the Department of Housing and Urban Development. I want to begin by thanking President Biden for the trust and confidence he has placed in me by nominating me for this position.

I would also like to thank my family and friends for their endless support of me over many years of public service. I especially want to thank my wife who has believed in me every step of the way.

If confirmed, my role will be to enforce our Nation's fair housing laws and to create strong, sustainable, and inclusive communities for all Americans. I believe wholeheartedly in this mission. FHEO's work is critical to millions of American families, and I am deeply grateful and would be honored to lead the office if I were confirmed.

I have dedicated my career to public service. As the Consumer Financial Protection Bureau's Chief Strategy Officer, I worked directly with Director Cordray, Acting Director Mulvaney, and Director Kraninger to articulate their policy vision and priorities and to protect America's consumers. I have a proven track record of translating statute into actionable plans, translating the Bureau's mission into concrete outcomes for the American public. I have leveraged my expertise in strategy, policy implementation, and operational leadership to drive four Federal agencies to be more than the sum of their parts, strengthening mission delivery everywhere I have served.

As a career civil servant, I have served with honor and integrity in carrying out the missions these agencies, always seeking to provide the American public with the world-class Government they deserve. These values have always served as my North Star and would continue to do so if I were confirmed in this role.

Over the last 6 months, I have had the opportunity to lead America's consumer financial protection agency. As Acting Director of the CFPB, I have centered the experience of individual consumers, starting with the most vulnerable. I have enforced America's consumer financial protection laws, deploying the Bureau's enforcement, supervision, rulemaking, and guidance tools to protect vulnerable consumers from illegal unfair, deceptive, and abusive acts and practices. I have overseen the Bureau's complaint handling

function, responding to over 500,000 complaints in 2020 from consumers seeking help.

Under my leadership, the Bureau has returned to publishing regular analysis of the complaints we receive from those consumers, including the first ever CFPB-published analysis of demographic data and our May bulletin highlighting problems encountered by mortgage borrowers. I have determined the strategic direction and allocated additional resources toward advancing racial and economic equity, including through the Bureau's fair lending work under the Equal Credit Opportunity Act, which includes supervision of regulated entities and major fair lending enforcement matters.

Finally, at a time when our country has faced extraordinary obstacles as a result of the COVID-19 pandemic and resulting economic disruption, I have focused the Bureau's resources on doing what we can to keep consumers housed.

As a third-generation immigrant from Japan, I have seen firsthand the barriers to opportunity that can arise from discrimination in housing. My grand-uncle was interned during World War II. More recently, my father-in-law became severely disabled and had difficulty finding access to accessible housing. My life has shown me the crucial role housing plays in providing access to opportunity for every American, and no American's path to secure housing should be blocked by unlawful discrimination.

I am committed to upholding and implementing our Nation's housing laws, including the Fair Housing Act. Were I fortunate enough to be confirmed, I would execute FHEO's mission under Secretary Fudge with transparency, integrity, and impartiality, and I would look forward to working with this Committee to ensure equitable access to housing for all Americans. Most importantly, I will continue to put the people we serve at the heart of everything I do.

Thank you to this Committee for the privilege of appearing before you today, and I look forward to answering your questions.

Chairman BROWN. Thank you, Mr. Uejio. Mr. Greene, you are recognized for 5 minutes.

**TESTIMONY OF SOLOMON J. GREENE, OF THE DISTRICT OF COLUMBIA, NOMINATED TO BE ASSISTANT SECRETARY OF HOUSING AND URBAN DEVELOPMENT**

Mr. GREENE. Chairman Brown, Ranking Member Toomey, and distinguished Members of the Committee, I am deeply honored to appear before you today as you consider my nomination. I want to begin by thanking President Biden and Secretary Fudge for the confidence and trust they placed in me by nominating me for this important position. I would also like to thank my family for their love and unwavering support.

I would also like to express my heartfelt gratitude to several mentors who have been instrumental in my life, including the Honorable Dorothy W. Nelson, Ingrid Gould Ellen, Katherine O'Regan, Erika Poethig, and Sarah Rosen Wartell, who is joining me today at the hearing. Thank you, Sarah.

Senators, HUD is currently navigating a rapidly evolving housing crisis, and it is playing a central role in helping the Nation

build back better from the pandemic. We are at a moment in our Nation's history when HUD's mission is more important than ever.

Throughout my career I have sought to apply the best available research, data, and evidence to advance HUD's mission. My work on housing and community development policy has been motivated by three deeply held commitments, which I believe would make me well-suited to serve, if confirmed.

First, I have dedicated my career to helping all families find and keep stable and affordable housing. This is something I grew to appreciate from an early age. I was raised primarily by a single mother who earned so little while working full-time as a nurse that we received Medicaid and food stamps. By economic necessity, my family often moved to where we could afford the rent until my mother was able to scrimp and save just enough for a downpayment on a house in a rural county in New York State. That house and property, where my mother, my brother, his wife and my baby nephew still live today, provided the stability I needed to be able to focus on school and my future. I truly believe it is why I am able to sit here before you today as a nominee.

These early experiences also instilled in me the recognition that a home is more than a roof over your head. It is also a platform for health and well-being and a downpayment on your children's future. Throughout my career, I have strived to give every family the opportunities I was given by studying the policies and programs that expand options for safe, stable, and affordable housing.

Second, I believe that evidence-based housing and community development policies can help ensure that every child has a fair shot in life. The American Dream is that no matter who you are or where you come from, if you work hard and give it your all you will succeed. I have dedicated my career to ensuring that where you come from does not determine who you can become later in life.

I study the policies that shape communities and the opportunities they offer their residents, and for years I have worked with Federal, State, and local leaders to design and test policies that revitalize communities, expand neighborhood choices, and boost upward mobility.

Finally, and most importantly for the position to which I have been nominated, I am passionate about using the best available data and evidence to inform public policy decisions at all levels of Government. I am first and foremost a researcher with a strong and proven commitment to evidence-based policymaking. I have demonstrated this through over two decades of work on data-driven and community-informed housing policy, from my work in local government to my work at HUD, as a graduate student in law and urban planning, a legal research fellow and adjunct professor at NYU, and mostly recently for almost 7 years as a senior researcher at the Urban Institute.

In all of my work, I have applied independent, unbiased, and objective research to help ensure that our public policies are rooted in evidence, maximize the impact of limited resources, and respond to the realities of people and communities on the ground.

I am also passionate about bringing together researchers, practitioners, and policymakers to identify evidence-based and data-driven policy solutions to our Nation's housing and community develop-

ment challenges. I firmly believe that rigorous research can provide diverse stakeholders with a common frame through which to assess problems and a shared foundation to find solutions.

Thank you for the opportunity to testify before you today. I look forward to your questions.

Chairman BROWN. Thank you, Mr. Greene.

Mr. Greene and Ms. Gordon, we will start with you. Let us get the distraction and the nonsense out of the way once and for all, quickly, so we can focus on policy and your qualifications. Some have suggested you do not support law enforcement personnel. You have read the letter. You have heard the accusations. Have you ever personally advocated that the police should be defunded? Ms. Gordon.

Ms. GORDON. Thank you so much for that question, Chairman Brown. I have not advocated to defund the police. I support law enforcement. I have family members in law enforcement. And as previously stated, my husband has worked at the Pentagon for more than three decades. Thank you.

Chairman BROWN. Thank you, Mr. Greene.

Mr. GREENE. Thank you, Chairman Brown. I do not support defunding the police, as stated in the letter I shared with this Committee. I do not and have not taken any positions on policing and law enforcement. I am not an expert in those areas, and I defer to experts when addressing those issues, as well as leaders in the law enforcement community, and I hope to listen and learn to their concerns. But I absolutely do not support defunding the police.

Chairman BROWN. Thank you for closing that chapter.

Ms. Gordon, in the months ahead, tens of thousands of FHA borrowers will be exiting forbearance and will need to get back on track to stay in their homes. You were on the front lines of responding to the national financial crisis at the FHFA. What have we learned since 2011 that can help us keep homeowners in their homes in the ensuing years?

Ms. GORDON. Thank you for that excellent question. We have learned a lot of important things. The first thing we learned is to move swiftly when a crisis looms, and I want to thank Congress for moving swiftly to pass the CARES Act. If we can manage through the post-forbearance period with folks who got a CARES Act forbearance, I think this will go down as one of the great successes of Congress over the last several years.

Other things we have learned is that most families want to pay their mortgage, and if we develop programs based on that understanding and not putting too many obstacles in the way of receiving help so that people have to prove through voluminous documentation and, you know, affidavits that, you know, what exactly their situation is, we have proven we can actually get assistance out rapidly and effectively. And I do feel like that is what has happened during this crisis so far.

Coming up, what we have also learned is that having the right tools in place is only half the battle. The other half of the battle is execution. The role that the mortgage servicers have to play in keeping people in their homes cannot be overstated, and these are relationships that I have built for years. I understand mortgage

servicing deeply, and I believe I can help manage through this crisis so that no family loses their home unnecessarily.

Chairman BROWN. Thank you, Ms. Gordon.

Mr. Uejio, FHEO staffing is down 12 percent over the past decade. Both the Trump and Biden administrations have raised concerns that staffing declines could undermine HUD's ability to protect Americans from housing discrimination. You have years of management experience, a special expertise in talent acquisition, which the Department and the Office of Fair Housing and Equal Opportunity desperately need.

Two questions. What will you do to ensure that FHEO has the staff and resources it needs to comply with Fair Housing Act, and what steps will you take to overcome these persistent staffing challenges?

Mr. UEJIO. Thank you, Chair Brown, for that question. As you have recognized, I have spent my entire career helping Federal agencies develop and execute their talent strategies, and I would look to bring to bear best practices from that experience in attracting talent to the noble mission of FHEO.

It is important, in my experience, to create both a calling or a pursuit for those people to be inspired through the mission—I think that is available amply in FHEO's case—and to pair that with a strong employee experience that includes the training, the resources, the leadership necessary to motivate those individuals to best accomplish FHEO's mission.

I would like to thank Congress for allocating additional resources to FHEO in the recent budget. I think those will be well utilized to reinvigorate this institution to ensure it has the human resources to engage in the noble work of seeking out housing discrimination on behalf of all Americans.

Chairman BROWN. Thank you. And last, quickly, Mr. Greene, we are facing a shortage of homes, obviously, that families can afford across the country, renters and home buyers. How can HUD's Office of Policy Development and Research help us better understand the reasons behind this shortage and find solutions to bring down the cost of rent and the cost of a mortgage?

Mr. GREENE. Yeah. Thank you, Chairman Brown. I think HUD's Office of Policy Development and Research has a strong foundation to build upon. It already provides foundational research and data and supports evidence-based policymaking across the agency, and has extraordinarily talented career staff.

In order to address both the current housing instability challenges and the ongoing supply issues, I would want to build upon those strengths in two ways: one, broaden stakeholder engagement to really understand what are some of the challenges communities are facing on the ground, and two, to find ways to do more timely and actionable research that responds to the evolving needs in the wake of the pandemic. Thank you for the question.

Chairman BROWN. Thank you, Mr. Green. Senator Toomey is recognized.

Senator TOOMEY. Thank you, Mr. Chairman. According to a Gallup poll taken during last summer's protests and riots, 67 percent of Americans want police to spend the same amount of time in their communities as they do now. Eighty-one percent of African

Americans want police to spend the same amount or more time in their communities. Since then, violent crime rates are higher today than they were then. I think it is clear that Americans of all races overwhelmingly want the police in their communities to protect them.

But, Mr. Greene, based on some of your public statements, it is pretty clear you do not share that view, and given the hostility to the police expressed in some of those statement, my concern is that Americans, including those living in public housing, could reasonable doubt whether you will advocate for policies at HUD that will keep them safe.

So, for instance, in an article that you wrote for the Urban Institute in June of 2020, you advocated for, and I quote, “recapturing funding from the police,” end quote, and then you went on to describe other purposes to which it could be put, such as community arts and cultural institutions. “Recapturing funding from the police” sure sounds like defunding the police to me. You went on in that same article to argue that, and I quote, “Too many families of color live in neighborhoods endangered by overpolicing,” end quote.

So is it still your view that the police endanger people of color in the communities that they protect?

Mr. GREENE. Thank you for the question, Ranking Member Toomey, and for the opportunity to elevate some of my past research. I want to emphasize that that blog post—in that blog post we were sharing the findings of evidence-based strategies to improve neighborhoods through investments and to expand upward mobility by addressing disparities in access to neighborhoods. We did not advocate for defunding the police.

Senator TOOMEY. OK. Well, so ordinary English language certainly suggests that you did.

There is a tweet that you put out where it appears that you cut-and-pasted from another article, and what you cut-and-pasted was, and I am quoting now, “Here’s another idea. Imagine if the money used to pay the salaries of police officers, who endlessly patrol public housing buildings and harass residents, can be used to fund plans that residents designed to keep themselves safe. No more money for the police.” That is what you tweeted.

But then you replied to your own tweet, in which you said, “Also: @nfg—org and @funders4justice”—these are two notorious anti-police organizations—“had it right all along!” So it is really, really hard to suggest that somehow you have no animosity toward law enforcement.

Ms. Gordon, some of your statements and tweets suggest a similar concern for me. In one case, you retweeted a post, which I think we have a picture of the tweet, and in it the police officers are described as, and I quote, “the people killing us.” Is that your view that that is a fair way to describe law enforcement, the people killing us?

Ms. GORDON. That is not my view, and I regret retweeting that.

Senator TOOMEY. But you did, and other tweets that you have sent out have thematically been very similar. So it causes us to wonder about what your views are regarding law enforcement.



Mr. Uejio, you confirmed to my staff, I believe, that the CFPB regularly updates Mr. Chopra on what is happening at the CFPB. Is that correct?

Mr. UEJIO. Thank you for the question. Ranking Member, that is correct.

Senator TOOMEY. OK. Who, at the CFPB, does that updating?

Mr. UEJIO. At the CFPB, well, at the CFPB that is generally done by the staff, career staff, who provide that information to the nominee. I should clarify, though, that I am not appearing before the Committee in my role as Acting Director.

Senator TOOMEY. That is fine. But I am still interested in knowing what kinds of CFPB activities are Mr. Chopra updated on?

Mr. UEJIO. In that matter we consulted very early on, when he was nominated, with our general counsel, for the appropriate guidelines for engaging with nominees. That includes, you know, news of the day. But we are totally in compliance with the guidance from our general counsel.

Senator TOOMEY. Has he been updated on any personnel matters?

Mr. UEJIO. No, sir.

Senator TOOMEY. OK. And presumably he has opinions and thoughts about the agency that he is slated to run. Has he provided feedback on policy matters there?

Mr. UEJIO. Thank you for the question. It is the opportunity to clarify. All of the decisions that I have made as Acting Director of the CFPB have been mine, and they have not been Mr. Chopra's.

Senator TOOMEY. I did not ask you that. I asked whether he has provided his input on policy matters.

Mr. UEJIO. No, sir.

Senator TOOMEY. OK. Last point, and this is just for the record, I just want to stress, I sent you a letter requesting information relating to allegations about career civil servants being removed from the CFPB in order to be replaced with political loyalists. You responded in writing but you did not provide any of the records that we requested. You did not even provide the equivalent of what someone would get if they made a FOIA request, and that could be redacted to hide any personally identifiable or otherwise exempted information. This is not acceptable, and it gives me serious concern about how responsive you will be to congressional requests in the future.

Thank you, Mr. Chairman.

Chairman BROWN. Senator Reed is recognized for 5 minutes, from Rhode Island.

Senator REED. Well, thank you very much, Mr. Chairman. Ms. Gordon, I note that you have been strongly endorsed by the Fair Housing Alliance and the National Association of Realtors, who are not often on the same frequency, if you will. So that suggests that there is a broad coalition of stakeholders that believe that you are well prepared and competent for this job, and that is encouraging.

We had a chance to chat. We are in the midst, as everyone recognizes, of potential onslaught of foreclosures. What can the FHA do proactively to prevent these foreclosures?

Ms. GORDON. There are really two things that are critical for preventing foreclosures. One is to have the right tools, or some people

at FHA call the products, to offer to homeowners because they have built up arrearages—you know, mortgage payments they have not paid—during the CARES Act forbearance. So you need particular products that allow them either to defer that payment until the end of that loan or to spread that payment out across the term of their loan.

FHA has now put in some very good tools for them to do that. Now what has to happen is we have to make sure we give really clear direction to the mortgage servicers and really support them as they work to make individual contact with these borrowers.

One thing FHA did that I want to commend them for is they are now, much like the GSEs do, proactively sending out some offers to borrowers, you know, to come back into performance on their mortgage. So I look forward to, if I am confirmed, to helping manage through what is a very difficult process but where I really think we can be successful this time around.

Senator REED. Thank you very much.

Mr. Uejio, the Administration has announced that it will enforce the Fair Housing Act to include individuals based on sexual orientation and gender identity, and this is a new task, so can you give us an idea of how you will address this type of discrimination?

Mr. UEJIO. Sure. Thank you for the question, Senator. I have been very pleased to see the Administration's focus, as well as the Secretary's, on this important issue. With the inclusion of sexual orientation and gender identity, in light of the Supreme Court's Bostock ruling, I would look, if confirmed in the role, to bring to bear the collective tools of FHEO, starting with complaints from the public who are affected by these instances of potential discrimination, in seeking out and ensuring those communities are maximally protected under the Fair Housing Act.

Senator REED. Thank you very much. And, Mr. Greene, I would also note that you have been endorsed by the Council of Large Public Housing Authorities, which members manage 40 percent of public housing in the United States, and I have long worked on this Committee for opportunities for public housing.

What strategy do you have to fashion a housing policy that will better serve the most vulnerable Americans, and those are typically in public housing or trying to get into public housing or some type of subsidized housing?

Mr. GREENE. Thank you, Senator. I have had the pleasure of working with the Council for several years, and most recently worked with them to launch a housing crisis research collaborative dedicated to bringing some of the most rigorous and timely research to bear, to be able to address exactly those questions. And I think that the specific strategies that I would want to support, if I was confirmed to lead the Office of Policy Development and Research, would be to focus research on the lived experiences of people who face the greatest barriers to housing, to make better use of the program data that HUD already has available, to understand what the challenges are for residents who live in public and assisted housing. And as I said at the outset, one of my priorities would be to engage a broader set of stakeholders to really get a full picture of what the research knowledge gaps are and how the office could help fill them.

Senator REED. Well, thank you very much. I think one area is self-sufficiency programs. It is one thing to provide shelter, but without support—educational, financial, training, access to day care so people can go to work—you know, it is a cycle in and out of public housing. So hopefully you can focus on those issues too.

Thank you very much.

Chairman BROWN. Senator Tillis from North Carolina is recognized.

Senator TILLIS. Thank you, Mr. Chairman. Thank you all for being here.

Ms. Gordon, I am going to have you respond to something after I go through some of the background. In 2014, you retweeted someone who wrote, “Trying to win Southern seats is not worth the ideological costs for Democrats.” It is a *Daily Beast* article that was attached to the retweet, which lambasted the South as a backwards place, filled with backwards people that Democrats should shun. I think the passage even included “practically the whole region, the South, has rejected nearly everything that is good about this country and has become just one big nuclear waste site of choleric and extremely racialized resentment.”

North Carolina was specifically listed as a State that Democrats should consider caring about, but only under the right circumstances when necessary for the electoral college.

Ms. Gordon, what is good about this country that Southern States have rejected?

Ms. GORDON. Thank you so much, Senator, for giving me the opportunity to talk about this tweet. I would like to start by saying that when I was in high school my family moved to North Carolina in search of work there, and I loved living in North Carolina and I still count many, many people in North Carolina as my friends.

I regret this retweet, which, to be frank, is retweeted just because that person was a friend of mine. I thoughtlessly retweeted it, and I regret it.

Senator TILLIS. Ms. Gordon, what is the ideological cost for Democrats who seek office? If you just go back and see what the article was focused on, what is the ideological cost for Democrats who seek office in Southern States?

Ms. GORDON. Like I said, I just retweeted that in a hurry. I regret it. I do not have any view on the content of the article.

Senator TILLIS. Thank you, Ms. Gordon.

Mr. Greene, last summer the city of Portland experienced a number of violent riots. The Edith Green–Wendell Wyatt Federal Building, which houses 40 HUD employees, was the target of repeated attacks, according to DHS. Some officers suffered permanent blindness. Rioters attacked with mortar-style fireworks and Molotov cocktails. As a result, the building was closed most of the summer.

Last May, you retweeted, “Violent protests are not the story. Police violence is.” And last July you retweeted, “HUD Secretary Donovan, who characterized the riots as an expression of free speech.”

Why did you tweet and retweet those statements?

Mr. GREENE. Thank you, Senator. I fully support the law enforcement community and condemn any violence against people or property damage. I want to emphasize, again, put the context, the nec-

essary context to both of those tweets. One tweet was referencing protests. It was simply the title that accompanied a link to an article from *Vox*. Those were not my words.

The second tweet, as you mentioned, was a retweet of Secretary Donovan. It was an exchange between Secretary Donovan and Secretary Carson. I work in the housing field. Two Secretaries having a discussion on Twitter is noteworthy. I never, in any of my tweets, anticipated that retweets or sharing articles would be considered endorsements, and I do not endorse the ideas in the publications or in the tweets.

Senator TILLIS. Well, I actually think that when you retweet something you are quoting something as an expression of your own ideas, so you may want to be more thoughtful in the future, if that is not your intent.

According to the DHS, on May 30, 2020, rioters repeated the same building. On June 11, 2020, rioters dismantled a section of the fence that protects the Federal Building. On June 30, 2020, rioters ripped down the plywood covering the windows at this Federal facility before breaking the windows. On July 12, rioters fired rockets at the facility, in addition to graffiti-ing it. On July 14, 2020, rioters assaulted Federal law enforcement officers with cans and various other objects while they attempted to breach the facility. Additionally, at the same facility, rioters attempted to tamper with the water feed into the building, even being caught with chemicals by the police.

Do you consider any of this a peaceful protest or an expression of free speech.

Mr. GREENE. Thank you, Senator. I just want to also appreciate your suggestion to be more thoughtful in the future. I do want to recognize that any past tweets were in a personal capacity. If I am fortunate enough to be confirmed by this Committee I would have a limited social media presence, and would be sharing——

Senator TILLIS. Well, Mr. Greene——

Mr. GREENE. ——others' ideas.

Senator TILLIS. ——Mr. Greene, my time is out, but I think—I just got out of a Judiciary Committee where I voted for five out of six judicial nominations. Some of them what I considered to be some problematic comments in their background, but I still felt like they were qualified to be confirmed to the bench in DOJ positions.

But it just seems to me that you have to own—these are not youthful indiscretions. These are things that happened contemporaneously, and they provide me serious concern with the position that you are being nominated for.

Thank you, Mr. Chair.

Chairman BROWN. Thank you, Senator Tillis. Senator Menendez from New Jersey is recognized for 5 minutes.

Senator MENENDEZ. Thank you, Mr. Chairman. Mr. Chairman, as I have noted before, if our colleagues believe that tweets on policy differences or politics are disqualifying for a nominee that I would note, as the Ranking Member of the Senate Foreign Relations Committee at the time, I saw a number of nominees put forward by the last Administration who clearly did not meet that standard. Let me give you some examples.

President Trump's confirmed, the Senate-confirmed Ambassador to Slovenia, shared an article entitled "The Clinton body count: Five mysterious deaths in the last 6 weeks," resurrecting the vicious lie conspiracy theory that President Clinton and Secretary of State Hillary Clinton had systemically murdered political opponents and associates.

Let me talk about the Trump nominee confirmed—and this is not one Republican vote against—the Ambassador to Kenya, who tweeted on Election night 2016, "Hillary for prison. No, really."

Let me talk about the Trump nominee who tweeted about Members of this Committee, some of which I will not repeat because they did not deserve it. But he called one member of the Senate, on the Republican side, that Satan had a hold on him and that he would go to hell. He talked about another Republican member's wife, and had rather horrible things to say.

And so I can tell you that the list is replete of those individuals that Republican Senators voted, in unanimity for.

Now these are some examples, and they are examples far beyond anything that these nominees have said before us, and I do not recall our colleagues sending letter after letter to the State Department or the Administration criticizing the last Administration's nominees.

In fact, the former President himself habitually—habitually—retweeted things. In fact, he retweeted a video of a violent incident on a New York City subway platform. The video shows a Black man pushing a White woman into a train car and it is captioned "Black Lives Matter. Antifa the problem?" It was over a year old and it had nothing to do with either about Black Lives Matter or Antifa. In fact, it showed the action of a mentally ill man with no known ties to either group. But that went on like wildfire. The former President had no problem doing that. So I do not recall any indignation during that whole period of time.

These nominees before us today, I may not agree with all of their tweets, but they are experienced, competent, and dedicated, as evidenced by hundreds of individuals and organizations that have endorsed them. And I will note for the Committee that the former FHA Commissioner, Brian Montgomery, who served under both Presidents Bush and Trump, issued a statement in support of Ms. Gordon's nomination, calling her "immensely qualified."

So despite some of the rhetoric we are hearing today, let there be no doubt that these nominees are up to the job they have been nominated for, and with that, what little time I have left, let me—I will have to submit a series of questions for the record, that I hope you will answer substantively—Mr. Greene, in a 2020 paper you wrote, quote, "Disparities in COVID-19's effects are driving by structural barriers and neighborhood-level conditions, including overcrowded and substandard housing, limited access to employment opportunities, and poor transportation options," close quote.

So is it safe to say that there is a connection between affordable housing, good public transportation, and employment opportunities?

Mr. GREENE. Thank you, Senator. I think there is ample research demonstrating that.

Senator MENENDEZ. And should Congress and HUD need to take transportation access into account when designing affordable housing policy?

Mr. GREENE. Thank you, Senator. I am a strong believer in inter-agency collaboration. The challenges that communities face on the ground are complex and interrelated. The more that we, at the Federal level, can work across agencies to align housing, education, transportation policy to support communities in achieving their goals, I think the better. If I was fortunate enough to be confirmed I would welcome the opportunity to—

Senator MENENDEZ. Well, upon your confirmation I want you to look at the Livable Communities Act that I, and a series of my colleagues, have introduced. It creates a grant program to incentivize the coordinated development of affordable housing and transit.

And one final question. Ms. Gordon, unless the last Administration HUD relocated key multifamily housing staff from its office in Newark to the New York regional office. This, combined with the fact that HUD has never had a Region 2 administrator from New Jersey, going back at least 25 years, troubles me, because it suggests HUD is not prioritizing New Jersey's housing needs. And as a former mayor I can tell you, that presents a significant challenge.

If you are confirmed, will you ensure that the Newark office has the staff it needs and that New Jersey remains a priority at HUD?

Ms. GORDON. Thank you, Senator, for that question. Absolutely. If confirmed, I will make sure that every State has the personnel it needs, but especially New Jersey, because my husband is from New Jersey, and we are—

Senator MENENDEZ. Well, then the case is closed. Thank you very much. I will introduce the rest of my questions for the record, Mr. Chairman.

Chairman BROWN. Thank you, Senator Menendez. I would remind my colleagues that the letter from Mr. Montgomery that Senator Menendez mentioned was sent after the Toomey letter was released.

Senator Scott is recognized, from South Carolina.

Senator SCOTT. Thank you, Mr. Chairman, and thank you for holding this very important hearing. I will say that my colleagues to the left have had a number of opportunities to ask questions of nominees before this Committee that had nothing to do with the issues of this Committee so many times that I cannot even remember the number of times I have had to sit through Banking hearing, hour after hour, listening to folks go on about things that have nothing to do with this Committee. I would say that the comments that have been made by these noms, or at least a couple of them, tweeting about the police, have everything to do with housing.

The fact of the matter is, housing is incredibly important, but safety in the place where you live is number one. And so when you have folks talking about defunding the police, you are actually making the housing issue, and the desire for home ownership and for a good, safe place to live, issue number one. I cannot imagine something more important than safety in the place where you live. And having lived in some of the poorest parts of South Carolina, I can tell you firsthand that the one thing no one living in the com-

munities where I grew up is asking for defunding the police. Not a single person. Not one.

I will say this, that you look at the most recent polls and surveys done, more than 80 percent of the African Americans—I think it is 81 percent—has said very clearly they want the same level of policing, or more policing, and that is consistent throughout every demographic in this country.

And so while we can make this into a political issue, this is an issue that impacts real people, in real places, that feel insecure and unsure about where they live, and they want the same dignity and respect where they live. And so for us to take this as a simple political issue is, frankly, inconsistent with the reality faced by so many people, who simply want to come home to a safe place. And while it is really easy to have a conversation, not living in those communities, about people in those communities, I think it is wrong. I think it is wrong, and not only do I think it is wrong, you can look at what is happening all across the country, and those folks who wanted to defund the police are now trying to find a way to re-fund the police.

You think about Minneapolis, with a 90 percent increase in violent crime and homicides. You think about the fact that they are now saying, “Wait a second. Cutting the police may have been a really bad idea.” In Baltimore there are almost 400 officers in a shortage. They have 392 positions to be filled, more than a dozen detective positions vacant. What is happening in Baltimore? The crime is up. And what is the City Council saying? They are saying, “Well, last year we cut it by \$22 million. This year let’s increase it by \$28 million.” Why? Because they understand that putting poor people in a place without security is immoral. It is wrong.

And so for us to have this conversation, as if it is just a conversation, because we are sitting in one of the safest places in the United States, is ridiculous, in my opinion. We should take serious our words. We can actually lead people to more violent activities, because when leaders say something, people listen. And if you want to lead, take that responsibility seriously, very serious.

Think about New York City just elected a new person, who said, “You are not defunding my police. We are going to actually add more policing.” Residents of New York City, Oakland, Baltimore, Minneapolis, Los Angeles all are trying to reinstate millions, tens of millions of dollars in policing.

And so when I hear Mr. Greene tweet “No more money for police,” I think about the kid I was, living in the neighborhoods that I lived in, where the police presence was necessary. It was essential. And so I do not think about this from the politics of left and right. I think about this as average American people, who are vulnerable, who need help, who have worked hard, living paycheck to paycheck, and they want more policing.

So, Mr. Greene, would you like a chance to restate your position on defunding the police, or give me better context for it, because I have got to say, it is an issue.

Mr. GREENE. Senator Scott, I could not agree with you more, and I share your commitment to the health and safety of all residents, residents in assisted housing, residents in the market. And I have worked in so many of the cities that you have mentioned to support

improvements to communities, reinvestment in communities, in ways that make them safer.

I want to reemphasize and make it abundantly clear, the words that you said, “No more money for the police,” were populated on my tweet when I shared an idea and I shared others’ viewpoints. I regret if that is interpreted as my opinion, and when I tweeted it at the time I do not think it would have been interpreted that way.

I mean, I also do not think about this as the politics of left and right. As I said, one of my priorities, actually, my number one priority, if I was fortunate enough to be confirmed, would be to harness the incredible talent at the Office of Policy Development and Research to better understand the needs and priorities of people in communities on the ground.

So thank you so much for your commitment. It is a commitment I share.

Senator SCOTT. Mr. Chairman, I know I am out of time. I am just going to finish with this statement right here. I will tell you that I will debate anybody on funding the people at a proper level any day, anywhere, at any time, period.

I will say this as well. The reality of this is simply as I work through police reform and I think about the issues and the comments made by so many people who have the advantage of sitting comfortably in a place, talking to others through their accounts, I think about those people who are literally, desperately looking for leadership, because for them it is about life and death. It is not about politics. It is about life and death. And I take that seriously, because I have been in those positions.

Chairman BROWN. Thank you, Senator Scott. Senator Tester from Montana is recognized for 5 minutes.

Senator TESTER. Yeah, thank you, Chairman Brown, and I want to welcome our witnesses, and I want to thank you for your willingness to serve. COVID-19 has only underscored the importance of addressing our housing challenges and the important work that you are nominated to do at HUD.

Similarly, over the last year-and-a-half, facing this health and economic crisis has highlighted the work and sacrifices Montana and our Nation’s law enforcement officers, first responders, and their families make every day to keep us safe. And this year, in particular, since January 6th, which we might think this is the safest place in the world but I am still shaken to the core by what has happened there, and the lack of any sort of investigation to find out what has happened so this will not happen again, we have seen up close what the risks and sacrifices can mean for women and men who protect us right here in the Capitol every day as we hold hearings like this one, and we go to votes.

It is my colleagues’ and my duty to ensure that we are meeting the first responders’ needs during changing and challenging times, whether that is by making sure that our cops and firefighters can stay on the beat by allowing towns and counties to recruit pandemic revenue losses, as we passed in the American Rescue Plan, or by cutting red tape for the families of fallen officers to access their earned benefits. Our police and first responders need the Gov-



ernment to defend them, not by just words but providing them with the tools and the money to do tough jobs safely and efficiently.

Now housing is also a critical issue, in my home State and across the country, and you all are nominated for positions at the Department of Housing and Urban Development, and I want to have time to ask you about that. But first, I want to ask you a very simple question, and you were sworn, under oath, before this Committee started. So quickly, just a yes or no, do you support Defund the Police?

Mr. GREENE. No, I do not, Senator.

Mr. UEJIO. No, I do not, Senator.

Ms. GORDON. No, I do not.

Senator TESTER. So if, in fact, these folks are lying, they are perjuring themselves, then I would suggest take appropriate action. Otherwise, take them at their word, because that is what they said, under oath, right now, today, in this Committee meeting.

So look, we have got challenges of housing around Montana for a long time. It has gotten worse during the pandemic. There are areas of the State where there is not enough affordable housing, but there are also places without housing available at any price point.

I know there is no silver bullet to fix this, but I am curious about what each of you see as your priorities, if confirmed, to start addressing the housing challenges that we are seeing all across this country. Now I am talking not only availability but I am talking affordability.

You can go first, Ms. Gordon.

Ms. GORDON. Thank you, Senator, for that excellent question, and thank you for the work we have done in the past on housing finance reform issues. In Montana, you are facing these twin issues when it comes to supply—we do need more availability. There are many ways we can look at that. One thing I would like to look at, if I were confirmed, is to look at how manufactured housing can play more of a role in the solution toolbox.

But I will also talk about areas, you know, such as, say, Bozeman, Montana, where you have an influx of a lot of people coming in and buying homes with cash, and I think it is driving up prices. So it is important not just to push on supply but really to make sure that typical families that want to buy with financing are able to do that, and that would be a priority of mine, if I were confirmed to FHA.

Senator TESTER. Mr. Uejio.

Mr. UEJIO. Thank you for the question, Senator. If I were fortunate enough to be confirmed at FHEO, it would be my role to ensure all consumers are protected from discrimination in housing. Now I have had conversations with folks in rural communities, with folks from Tribal nations, and I am aware that those protections are not always well known, even by folks on the ground. And it would be my top priority at FHEO to really strengthen the infrastructure of the office and ensure people knew that they could file complaints of discrimination with it, and with our fair housing partners, to address it wherever it exists.

Senator TESTER. Mr. Greene.

Mr. GREENE. Thank you so much for the question, Senator, and I appreciate the extraordinary housing needs in your State and across the country. And I am going to give what may sound like a remarkably researcher response, but it is data. Data is so essential to meeting both the supply and demand side challenges. I have written extensively about gaps in data knowledge, about the effect of local land use and other regulations that can strain supply. We need better data to be able to come up with better policy solutions.

My colleagues at the Urban Institute have written extensively about the lack of data on housing needs in rural communities, particularly. We need better data in order to address those needs.

And on manufactured housing, such an essential part of our affordable housing stock, particularly in rural communities. We need better data about what the barriers are to providing more of it, and what are the challenges in the existing stock.

But I am not content to leave it with data. If I was confirmed, I would want to apply the best available data, research, and evidence to problem-solving, and work very closely with you and the Committee on that.

Senator TESTER. Thank you, Mr. Chairman.

Chairman BROWN. Thank you, Senator Tester. Senator Warren is recognized for 5 minutes.

Senator WARREN. Thank you, Mr. Chairman, and congratulations to each of you for your nominations. I know you have each received well-deserved support from leaders all around this country.

Mr. Uejio, you have been endorsed by leading Asian American, Native Hawaiian, and Pacific Islander organizations, by dozens of civil rights, community, consumer, and small business organizations. I know that you will bring extensive management experience to this role and are well prepared to help rebuild the Office of Fair Housing and Equal Opportunity to ensure that the office can meet its critical mission. I enthusiastically support your nomination and I look forward to your swift confirmation.

Now all of you here today are nominated to deal with housing issues, so I want to talk a little bit about housing. In fact, I want to take us back to the 2008 financial crash. Between 2007 and 2010, there were an estimated 3.8 million foreclosures. The recession hit Black families the hardest, wiping out nearly all of the growth in Black home ownership since the Fair Housing Act back in the 1960s. Black and Latino families' wealth plummeted.

The crash devastated families, but not everyone got hurt. Private equity firms had a giant payday. Between 2011 and 2017, large corporate investors purchased more than 200,000 homes, turning homes that had once been owned by families into poorly managed rental properties, and turning private equity firms into predatory landlords.

This massive transfer of wealth from families to corporations got a helping hand from the Federal Government. The Federal Housing Administration, FHA, started bundling distressed mortgages from different parts of the country and putting them up for auction.

Ms. Gordon, say a family renting a home down the street from a foreclosed FHA property wanted to buy that property and become

a homeowner. Would they have been able to do so through the program that the FHA set up to sell pools of distressed mortgages?

Ms. GORDON. Thank you, Senator, for that question, and the answer is no, they would not. That is not how these homes were sold. There were several different kinds of bulk sales that happened after the crisis, both by FHA and by Fannie Mae and Freddie Mac, bulk sales of properties that had already been foreclosed on, which also were sold to investors, and bulk sales of what we called non-performing loans, which, you know, are held by somebody else, managed by somebody else, and in many cases, as you mentioned, never returned to owner occupancy because they are then used for rental because it brings more a cash-flow for the investor.

Senator WARREN. So here we have these homes, that had been owned by families, the family gets into trouble and another family, under FHA policies, was not able to buy the loan, but private equity could.

You know, this was a policy that was great for the Blackstones of the world, great for giant investors, but it shut out families, and it shut out community organizations. It did not have to turn out that way. The FHA wrote the rules.

So let me ask, Ms. Gordon, if confirmed, you would be in charge of those rules. Why is it important for FHA to prioritize making distressed homes available for homeowners to purchase?

Mr. GREENE. The answer is because we have a shortage of homes right now for people who want to buy them, which is driving up prices and making them even less affordable. I will note that HUD has a program called Good Neighbor Next Door, and I know it might seem surprising that I am about to bring up the police again, but this is actually a program that provides police and other first responders and teachers with discounted homes. And actually that program has languished because of some of the changes that have been made in how HUD disposes of homes.

Senator WARREN. Good. Good. So I want to see us move in this direction, if I can. I just want to focus on one program for a moment, Mr. Chair, FHA's Claims Without Conveyance of Title program. About half of all distressed properties are being sold through it, and right now it is doing the opposite of prioritizing owner occupants. You know, the program feels like the financial crisis response all over again. Properties are sold on private auction websites that are not accessible to the average family, sometimes with cash-only listings. And the program bypasses existing protections that give homeowners and nonprofits a first-look period for homes.

So this one is simple—just a yes or no here, Ms. Gordon—if confirmed, do you commit to evaluating the Claims Without Conveyance of Title program and considering change that facilitate sales to homeowners rather than to private equity?

Ms. GORDON. Yes, I do.

Senator WARREN. Good. I appreciate this. Ms. Gordon, you have been a trusted housing policy leader, and you will bring significant expertise and experience to this role. I look forward to the opportunity to work together to help families and to stabilize neighborhoods, and look forward to your speedy confirmation.

I did not have time for questions here for everyone, but based on our conversations, and based on your extraordinary public service, I strongly support all of your nominations and look forward to our making that happen quickly.

Thank you, Mr. Chairman.

Chairman BROWN. Thank you, Senator Warren. Senator Van Hollen of Maryland is recognized for 5 minutes.

Senator VAN HOLLEN. Thank you, Mr. Chairman, and congratulations to all of you on your nominations. Ms. Gordon, very proud to have you as a Marylander, and I know that the Chairman mentioned earlier the 115 organizations that are supporting your nominations, and I know many others are as well, in our State. And those, of course, include the National Housing Conference, the Mortgage Bankers Association, Enterprise Partners, and many others. So thank you for your deep experience, and all of you bring that experience.

In fact, I am going to start with you, Mr. Greene, given your experience in good research at the Urban Institute. I fully agree with the efforts to increase the supply of affordable housing, by using subsidies to build out more homes for more people. But I also think it is important we do not forget the demand side as we work through these challenges.

As you know, millions of low-income households struggle to pay rent and need a housing voucher or other rental assistance to secure stable housing and make ends meet and give their children a better chance of success. The majority of people in these households are children, seniors, or people with disabilities, more than 60 percent are people with color, and close to three-fourths of these households have extremely low incomes, below the poverty line, or 30 percent of the local median income.

So as we work to build out the supply of affordable housing, would you agree that it is also important that we expand the number of affordable housing vouchers that we provide?

Mr. GREENE. Thank you so much for the question, Senator, and fortunately my research focuses not just on addressing supply but also demand side issues, and so I am grateful to be joined this morning by a colleague, Martha Galvez, who I have written about some of the challenges facing housing choice voucher holders and how we might overcome them using case studies and new data we have created.

So absolutely, and I have written, as well, about the need to balance and address both demand and supply issues. And I think, to your question of expanding the housing choice voucher program, we do know that essentially the voucher program, like other forms of Federal assistance, is essentially a lottery. The vast majority of people today who qualify for Federal assistance, rental assistance, including vouchers, simply do not receive it.

So if I was fortunate enough to be confirmed, I would want to take a closer look at what are some of the ways that we can fill that enormous gap, help more people achieve stable and affordable housing, and I do think the housing choice voucher program is an absolutely essential tool to do that.

Senator VAN HOLLEN. I appreciate your testimony, and, you know, I know the Chairman and Ranking Member have heard me

say this before, but Senator Young and I have introduced legislation, the Family Stability and Opportunity Vouchers Act, which would make 500,000 housing mobility vouchers available over the next 5 years, that will allow families with mostly young kids to move to areas of opportunity. And I think the research demonstrates clearly that this has helped with families out of poverty and given the next generation much greater opportunities.

Ms. Gordon, I see in your testimony you have focused your remarks on the supply side, which, as I said, I think is a very important piece to it. But as you take this new position, will you agree that we also need to expand our efforts on the demand side by making sure that very low-income people have access to a place to call home? Because I think most of the evidence shows that even if we are successful, as I think we will be, at expanding the supply of affordable housing for very low-income people, that still may be out of reach. So what do you think about the demand side as well?

Ms. GORDON. Well, thank you for that question, and I should note it is an honor and a pleasure to be your constituent. Absolutely, we have to work on both sides at the same time. The demand side, of course, for rental, the rents are too high, and that is going to require production, but it is also going to require creativity in how we support people in rental.

And when it comes to home ownership, I do believe that low-income people can achieve home ownership. In fact, I just launched a new project in Baltimore where we are working on both sides of this at the same time. We are providing capital to local, small, minority developers who are developing home, and because they are going to get a subsidy to develop it is going to help keep the price down. And then those home are reserved for low- and moderate-income homeowners.

So I think there is a lot we can do on both sides, and I really appreciate your interest in that issue.

Senator VAN HOLLEN. Thank you.

Chairman BROWN. Thank you, Senator Van Hollen. Senator Smith is recognized for 5 minutes, from Minnesota.

Senator SMITH. Thank you, Mr. Chair and Ranking Member Toomey, and welcome to our panelists. Though I have been in and out of the room I have been watching from my office when I could, so I am just so grateful for your willingness to serve our country and to bring your amazing experience and credentials to these extremely important roles.

Ms. Gordon, I would like to start with you. I was so pleased to see such a broad array of organizations supporting your nomination, from the Urban League to the Mortgage Bankers to Habitat for Humanity, have all endorsed your nomination. You know, these groups from all across the country believe that you do possess the skills that we need in this moment, in this very important role, as they do for the others on our panel. So it is wonderful to be able to have a chance to support your nomination.

When we spoke we talked a little bit about the issues of home ownership disparity. So in my State, Minnesota is a relatively prosperous and progressive State. But in the Twin Cities, where I live, the home ownership rate is 70 percent for White families but only about 21 percent for Black families. This is the highest gap in

home ownership in the entire country, and it has gotten worse, not better, recently, with Black home ownership rates dropping from about 31 percent to 21 percent in the last two decades.

So this is a huge priority for me. It is essential to address if we want to get at the fundamental inequalities around wealth. Let me just ask you, what do you see you can do, we can do, in this moment to address this great disparity in home ownership?

Ms. GORDON. Thank you so much for that question, and I am going to give two part to my answer. The most important thing we can do right now is to prevent more families from losing their homes. We know that COVID has impacted communities of color and families of color more than other communities. And these are where people are at risk, and if FHA can manage through this process and keep people in their homes we will be, you know, at least not losing ground, and that is critically important.

In terms of beginning to gain ground, I wish there were one silver bullet. I actually think we need to have an array of policies, you know, whether it is looking at small-balance mortgages, whether it is looking at other housing types, such as manufactured housing, whether it is looking at issues related to the fact that most Black families approach home ownership with less family wealth to depend on, or whether it is looking at issues around valuation as the interagency commission looking at appraisals is now doing.

We are going to have to go at all of these things to try to make a difference in something that has been a really persistent problem. You know, Minneapolis has been a leader with changing its zoning, which is going to be very important both on that supply side and on that side of providing access to affordable housing for all the families who live there.

Senator SMITH. The innovation that Minneapolis has pursued with their inclusionary zoning policies, I do think is a model for the country, in terms of reducing barriers to building affordable housing. Several of us on the Democratic side have been talking about this challenge of supply and how that is creating an additional challenge right now.

Now again, in my hometown of Minneapolis, we look at the decline in home ownership amongst families of color, and I think about what happened back in 2008–2009, when homes that were owned by Black families, they were foreclosed up on because they were preyed upon, with subprime mortgages. And what happened, those houses were bought up by outside entities, and we see that happening here again today. This is an issue that Senator Warren brought up at the end of her questions.

In Minnesota, all over the place, but especially in north Minneapolis, one large private equity firm has bought up hundreds of homes, turning them into permanent rental properties and thereby reducing the supply of homes that could be purchased.

Talk to us a little bit about what we could do to address this challenge.

Ms. GORDON. Sure. That is a challenge that we are seeing in a lot of places right now, especially as the way we transact housing is evolving from the old system, where you just went to the Multiple Listing Service and all the houses were there. There is a lot more happening now on auction websites, a lot more transactions

that are limited to just cash, and what is happening is that is locking typical families, not just low-income families, middle-class families out of home ownership.

And so if I were confirmed, I would want to take a look at what we can do to, you know, help families both achieve home ownership and, you know, in the face of any economic challenges maintain that home ownership.

Senator SMITH. Well, good. I am glad to hear that. You clearly understand that these issue are complicated. It is a supply issue and a demand issue, but fundamentally the housing market is not working for so many families, particularly families of color. So I look forward to supporting all of your nominations, and thank you very much, Mr. Chair.

Chairman BROWN. Thank you, Senator Smith. Senator Ossoff of Georgia is recognized for 5 minutes.

Senator OSSOFF. Thank you, Mr. Chairman and Ranking Member Toomey, and thank you to our panel. Congratulations on your nominations.

Ms. Gordon, I would like to discuss with you the importance of transit-oriented development and the particular needs of the State of Georgia and the metro Atlanta region. Brookings Institution study found that just 22 percent of jobs in the Atlanta-Sandy Springs-Marietta metro area were accessible by transit in 2018. The Atlanta region's expected population growth through 2050 is equivalent to the current population of Denver, Colorado. I have been persistently advocating, in discussions with the Secretary of Transportation, and I think Chairman Brown can attest to my persistence in our conversations as well, about the need for a transformative investment in transit infrastructure in the State of Georgia.

First of all, your thoughts generally on transit-oriented development, and will you commit to working with me, if confirmed, to ensure that housing policy that affects the Atlanta region and the State of Georgia, is linked with our infrastructure and transit policy to improve quality of life and make sure that working-class families, in particular, have access to the transportation solutions necessary for effective mobility to reduce traffic gridlock and expand economic opportunity.

Ms. GORDON. Senator, I will absolutely commit to working with you on it. I believe transit-oriented development is good for the economy, good for the environment, and good for equity. And I would be delighted to work with your office on this set of issues.

Senator OSSOFF. Thank you, Ms. Gordon. I appreciate that.

I would like to ask you, Mr. Green, Senator Smith just raised the issue of private equity and other financial services institutions and companies buying up a significant share of U.S. housing stock for purposes of managing it as rental property. Could you give us an assessment of the causes, the drivers of that dynamic, and could you comment specifically on whether there is a link with monetary policy, the expansion of the money supply, injection of liquidity into capital markets, increasing cash reserves for major banking institutions and private equity hedge funds, which are then driving much of that capital into these investments?

Mr. GREENE. Yeah, thank you for the question, Senator. I do recognize the tremendous challenges and the risk of loss of home ownership in so many communities across the country, particularly communities of color. And I think one of the main causes currently is the financial hardship on existing homeowners, and I agree with my colleague that the first line of defense, really, is to be able to help people keep their homes and not be forced into a situation where they have to sell to a private equity firm. So I think that is one of the main causes.

I appreciate your question about the link to the monetary supply. I do not have an answer for you. It would be something that I would want to take a hard look, if I was fortunate enough to be confirmed. I am familiar with some of those dynamics in the wake of the 2008 foreclosure crisis, and had done some work at that point, but I would want to take a look at what is currently happening in that regard.

But I completely agree with the need for better understanding of what the current dynamics are, and for HUD and the Federal Government to do the best it can to help keep people in their homes and preserve home ownership.

Senator OSSOFF. Thank you, Mr. Greene. And with respect to the housing affordability crisis, which is felt acutely across my State, this is really a question for all three of you. If confirmed, will you commit to me that you will come to the State of Georgia, that you will visit with elected and community leaders in Atlanta, in Savannah, in Augusta, in Columbus, to help assess what is driving the affordability crisis in my State, and to work with community leaders to develop solutions? Beginning with you, Ms. Gordon, please.

Ms. GORDON. Absolutely. If I am confirmed I would love to visit your State. I think it is incredibly important for leadership in our agencies to travel around the country. You get such a good feel for things that way. And I do love the State of Georgia.

Mr. UEJIO. Thank you, Senator. I would be delighted to join in your State, to really get a firsthand look. I have always believed that policymaking driven by those who are closest to the experience of vulnerable people is policymaking that is good for the country.

Mr. GREENE. Yeah, thank you, Senator. I would be delighted. I absolutely commit, and as I stated earlier, one of my top priorities for the Office of Policy Development and Research would be to have research that reflects and captures the experiences of people in communities on the ground, and one of the best ways to do that is to have leadership actually visit those places. So absolutely.

Senator OSSOFF. Thank you. I hope to have the chance to welcome you and to establish this task force on affordable housing in the State of Georgia.

Thank you, Mr. Chairman.

Chairman BROWN. Thank you, Senator Ossoff, and I love your State too, because of my mother, as you know.

Senator Cortez Masto from Nevada is recognized for 5 minutes.

Senator CORTEZ MASTO. Thank you. Well, I would hope that once you are nominated and appointed to these positions that you do not forget Nevada. So we will look forward to having you come out to Nevada. I love Georgia, but as somebody who was born and raised



in Nevada, we want you to see what we have to offer and the challenges that we have around housing as well.

So let me just say, I am so thrilled that President Biden has nominated really three housing experts with decades of experience to serve our Nation's families and communities at the Department of Housing and Urban Development. Ms. Gordon, Mr. Uejio, thank you for the conversation. Thank you for your willingness, all three of you, to serve, and your focus on really what we have been touching on today, which is the necessity around housing, fair housing, and making sure everybody has that opportunity to have a roof over their head.

Let me start with one conversation—first-time homebuyers. We have been talking about this, Ms. Gordon. You and I talked about this. Nationally, the median existing home price is \$363,000. That is in June. It is up 23 percent from a year earlier. It is a challenge for us. And we have had this conversation about really what can FHA do to ensure that we are helping first-time homebuyers, knowing that the price has risen, and knowing that we have, in Nevada, a number of Black and Latino homebuyers who are really unable to even purchase their first home. I am curious your thoughts on what we should be doing.

Ms. GORDON. Thank you so much for that question. You have put your finger on one of the troubling things in the market today. The pace of home price appreciation is—I think the technical term is “insane.” And we are going to need to go at that both from the supply side and the demand side. You know, clearly we are facing a shortage of inventory, particularly in those lower-value band, that first-time homebuyers can afford.

That is what I see in the communities I work in now. There may be, you know, more house at that \$750,000 price point, but that is not where most families can start. And that is the area where there is, you know, more competition with cash, and it is going to be important to make sure that if people do sell their homes that those homes can be accessible to potentially other owner-occupants, other families who are able to find out about that transaction and not just have it happen, you know, perhaps on a website that, you know, they do not have the cash to go and use.

We are going to have to build. I think the Neighborhood Homes Investment Act, if it were to be passed, would really enable significant new construction and rehab of vacant homes in some of the communities that are more affordable to first-time homebuyers. But at the same time, we will have to look at what we can do on the demand side, you know, how do we help people get into mortgages? How do we make sure that when someone does find an affordable home that there is a lender willing to do that mortgage when they could spend their time doing a more expensive mortgage? You know, that is a really tough issue that we are going to need to grapple with.

FHA has begun to look at that issue. I would like to look at it more. And just, you know, making sure that people are not locked out of home ownership just because they are a first-generation homebuyer, you know, as I was. You know, we all have personal stories. I was fortunate to marry somebody who had done the

smart thing and bought a home in his 20s, with an FHA mortgage. And I think we can be creative and all work together.

I think the lending industry is powerfully interested in these questions, and I believe we are positioned to bring together an unprecedented coalition of stakeholders to work on these important issues.

Senator CORTEZ MASTO. I could not agree more, and I so appreciate your comments. And I want to note, that is why I suspect the National Association of Realtors, the Mortgage Bankers Association, the National Housing Conference, and more than 100 other organizations out there see you as a leader and support this nomination. I do think it is important we all come together to address this issue.

With the leader's indulgence, I have one more question.

Chairman BROWN. Of course.

Senator CORTEZ MASTO. Thank you, Mr. Chairman. Mr. Uejio, let me talk to you about fair housing. You mentioned that your father-in-law, in our conversation, struggled to find housing after he became disabled. If confirmed to lead HUD's Office of Fair Housing and Equal Opportunity, how will you ensure that the office can handle complaints of discrimination based on disability?

Mr. UEJIO. Thank you so much for that question, Senator, and for your leadership, more broadly, on issues of fair housing. Rightly so, I think there is much that can be done to build upon the existing infrastructure in the Office of Fair Housing and Equal Opportunity to really ensure that that office is positioned to hear complaints from everyone's constituents about discrimination that they suspect, on all of the protected bases, whether they are servicemembers and veterans, whether they are disabled, or whether they are experiencing discrimination based on sexual orientation, gender, or familial status. They need and deserve a strong FHEO that they can hear from, a process they can navigate, and a commitment from that office to handle their complaints timely and work with our fair housing partners all across the country to address discrimination wherever it is present.

Senator CORTEZ MASTO. Wonderful. Thank you. And again, I look forward to working with you on these issues and others. And again, I know this has probably been noted, but I have seen so many letters of support for your nomination as well, including the National Coalition of Asian Pacific Americans for Community Development and the Asian Americans Advancing Justice. So I think, really, all three of you—and Mr. Greene, I am running out of time and I did not have time to ask you a question, but there is no doubt in my mind you all have the background and experience to really do these positions that you have been nominated for. And if you are appointed I look forward to working with all three of you. Thank you again.

Chairman BROWN. Thank you, Senator Cortez Masto. Thanks to the nominees for being here today and providing testimony. It was a full and useful discussion of the issues. I hope to move quickly forward on Ms. Gordon, Mr. Uejio, and Mr. Greene's nominations after returning from the August break, when we are back in September.

For Senators who wish to submit questions for the hearing record those questions are due at the close of business on Monday, August 9. For the three of you, we would like to have your responses by noon on Friday, August 13.

Thank you again. The Committee is adjourned.

[Whereupon, at 11:43 a.m., the hearing was adjourned.]

[Prepared statements, biographical sketches of nominees, responses to written questions, and additional material supplied for the record follow:]

### PREPARED STATEMENT OF CHAIRMAN SHERROD BROWN

Today, we will consider three nominations for critical roles at the Department of Housing and Urban Development.

Julia Gordon has been nominated to serve as Assistant Secretary of Housing and Commissioner of the Federal Housing Administration.

Ms. Gordon currently serves as president of the National Community Stabilization Trust, a nonprofit organization that supports neighborhood revitalization and affordable home ownership.

Previously, Ms. Gordon served as the manager of the single-family policy team at the Federal Housing Finance Agency, working to help families stay in their homes following the 2008 financial crisis.

If confirmed, Ms. Gordon would lead the Federal Housing Administration, or FHA. As Commissioner of FHA, Ms. Gordon would play a pivotal role in helping thousands of homeowners weather this pandemic and stay in their homes.

Welcome, Ms. Gordon.

David Uejio is the President's nominee to serve as Assistant Secretary for Fair Housing and Equal Opportunity.

Mr. Uejio currently serves as Acting Director of the Consumer Financial Protection Bureau. Previously, Mr. Uejio served in different roles in public service at NIH, OPM, and DOD.

As Assistant Secretary for Fair Housing and Equal Opportunity, Mr. Uejio would oversee the implementation and enforcement of laws that protect homeowners and renters from housing discrimination.

We are glad to have you here today, Mr. Uejio.

Finally, we welcome Mr. Solomon Greene. Mr. Greene is the President's nominee to serve as Assistant Secretary for Policy Development and Research.

Mr. Greene currently serves as a senior fellow at the Urban Institute, where he leads research into fair housing, and how we lift up all residents by creating economic growth in our communities.

Mr. Greene previously served as Senior Advisor at HUD, a litigation associate at a major law firm, and an adjunct professor at NYU's Wagner Graduate School of Public Service.

As the head of Policy Development and Research, Mr. Greene will lead HUD's research and provide data on housing and community development issues that will help inform policy decisions.

These nominees have strong records in housing policy and management. They will bring their breadth of experience to HUD at a time when our country needs it most.

That's what our hearing should focus on today. So I'm disappointed that the Ranking Member has instead decided to attack these public servants and spread misinformation.

These nominees have already responded to Senator Toomey—they did it on Monday, and their own words made it clear they support the police. Every Democrat in the Senate, and President Biden, all supported the American Rescue Plan, which provided critical funding to local police departments—because of course we support the police. I'm disappointed the Ranking Member continues to act otherwise.

I wish my Republican colleagues would put as much effort into bringing down the cost of housing for families as they do into this political theatre.

The Ohioans I talk to are exhausted by this kind of division and distraction.

And they're certainly not worried about some retweet from a year ago. People want to know what we're going to do—those in Government, and those in Congress—to make their lives better.

Today's nominees have been selected to provide their expertise at important agencies that are doing real work—work that has the potential to bring down people's rents, and to help more families get a mortgage for their first home and join the middle class.

And unlike many of the unqualified nominees in the previous Administration that came before this Committee, today's nominees have the experience and preparation to make real progress.

I want to know today from these nominees—what will they do to make it easier for Ohioans and people around the country to afford a home? What will they do to root out discrimination in housing? What will they do to find creative solutions to the housing challenges families face in communities large and small, urban, and rural?

Let's do our jobs today, and focus on the results Americans care about, and expect from their public servants.

Thank you to all of these nominees for your willingness to serve.

I look forward to your testimonies today.

I'd like to enter into the record letters of support that the Committee has received for the nominees.

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**PREPARED STATEMENT OF SENATOR PATRICK J. TOOMEY**

Mr. Chairman, thank you.

Under both Presidents Obama and Biden, I've repeatedly supported nominees who had the necessary experience, temperament, and policy views to serve. Unfortunately, the nominees before us today—who have been nominated for seniors positions at HUD—do not meet all of these important criteria.

My objection to these nominees is not because they issued offensive tweets, it's because of what those tweets, and their own writings in other mediums, tell us about what they believe.

Let's consider Solomon Greene. He's repeatedly made troubling statements denigrating the police and advocating for the defunding of the police. Some of these statements he made on Twitter. But others he made in an article he himself wrote just last June.

In that article, he alleged that "overpolicing" endangers communities of color, and he advocated for "recapturing funding for the police"—a euphemism for defunding the police—and reallocating that funding to other uses, such as "community arts and cultural institutions" at a time when crime rates in America's major cities are on the rise.

These views are so outside the political mainstream that they disqualify him from holding a senior leadership position at HUD.

Equally concerning are Julia Gordon's past statements. Ms. Gordon, among other things, retweeted a post that described police officers as "the people killing us." She also suggested in a letter that she wrote—not a tweet or a retweet—that police violence stems from "flawed and biased systems that require structural change."

Additionally, Ms. Gordon disparaged elected Republican officials. For example, she attacked Senator Lindsey Graham as "desperate" and "#LyingLindsey."

In my view, these and other troubling statements are clearly outside the political mainstream and disqualify her from serving in a senior position at HUD.

Unfortunately, we don't know the full extent of Mr. Greene and Ms. Gordon's public statements because they deleted some of their previously public tweets before being nominated. I asked them to try to recover their deleted tweets from Twitter. But they've refused to comply with this reasonable request. It makes you wonder: What do they have to hide?

As the Senate evaluates nominees' fitness for senior leadership positions, it's important the public has a full picture of their policy views, judgment, and character. A nominee's past public statements matter, and a nominee should not be able to avoid scrutiny by merely clicking a button marked delete.

All of the Republicans on this Committee have written to President Biden asking him to withdraw Mr. Greene and Ms. Gordon's nominations because of their past anti-police statements. And we are not alone in our concern. The National Sheriffs' Association, which represents thousands of sheriffs across the country, has written letters opposing both of these nominees.

Mr. Uejio also has a record that makes him unqualified to serve in a senior position at HUD. As CFPB Acting Director, he's publicly promoted the view that our criminal justice system, which includes police officers, is infected with "latent, structural racism."

Beyond that, what's most troubling about his record is his lack of housing experience, especially on fair housing issues. He's been nominated to run HUD's fair housing office, which is responsible for protecting households from housing discrimination. Yet nothing in his background suggests that he has the experience or qualifications to enforce and administer the Nation's fair housing laws.

He's served as CFPB Acting Director for only a few months. But in that short time he's reportedly taken concerning personnel actions, refused to provide information to Congress, ignored stakeholders on important housing matters, and returned the CFPB to the path of regulation by enforcement.

There have been serious allegations that, under Mr. Uejio's leadership, the CFPB is taking unusual and possibly unlawful actions to forcibly replace career civil servants with loyalists. Yet he's refused to provide Congress with documents relating to these allegations.

Ignoring stakeholder input, Mr. Uejio also decided to delay the transition to CFPB's new Qualified Mortgage rule—despite industry, consumer, and civil rights groups, and bipartisan Senators from this very Committee urging him to reconsider.

In fact, despite stakeholder concerns, the CFPB stated it will consider rewriting the rule.

In addition, Mr. Uejio rescinded CFPB policies that provided regulatory clarity, clearing the path for the CFPB to return to regulation-by-enforcement. Finally, he's shown little regard for the CFPB's jurisdictional limits.

I'm troubled that the Biden administration has chosen nominees who have made it clear, through their writings, tweets, and retweets, that they are hostile to the police, subscribe to the theory that the police are racists, and support defunding the police. These statements speak directly to their policy views and temperament and therefore they are extremely relevant to our consideration of their nominations.

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### PREPARED STATEMENT OF JULIA R. GORDON

TO BE ASSISTANT SECRETARY OF HOUSING AND URBAN DEVELOPMENT

AUGUST 5, 2021

Chairman Brown, Ranking Member Toomey, and distinguished Members of the Committee, I am deeply honored and humbled to appear before you today as the nominee for Assistant Secretary for Housing and Federal Housing Commissioner of the Department of Housing and Urban Development.

I want to begin by thanking President Biden and Secretary Fudge for the confidence and trust they have placed in me. I would also like to thank the Committee for scheduling this hearing and considering my nomination.

Before I talk more about my experience, I would also like to recognize and thank my family who have joined me today. My husband Geoffrey Berman is my most enthusiastic cheerleader and with more than 30 years at the Pentagon as a civilian IT expert supporting our troops, he models what it means to be a true public servant.

My daughter Rochelle Berman, a rising high school senior, gives me so much hope for the future with her love of learning and her gift for connection with others.

I would also like to thank my mother Rhona Gordon, who cannot be here today in person. She instilled in me the value of tikkun olam, which means working in partnership with God to make the world a better place. That value has been the lodestar of my life and career.

But my mom's life has not always been easy, and our family's experience is a big part of why I believe so strongly in the honorable mission of the Federal Housing Administration. I grew up in what we now call single family rental, and because my parents were low income, they did not retire with pensions or savings beyond their small social security checks.

Today, my mom lives in a subsidized apartment building for seniors, and her rent still would exceed her monthly income if not for additional housing assistance she receives from the county. This lived experience undergirds my commitment to promoting home ownership, which is the best path to family stability and prosperity, and to ensuring that we support safe, affordable, and habitable rental housing.

If confirmed, I look forward to working with President Biden, Secretary Fudge, and Congress on several time-sensitive priorities. First and foremost is preventing foreclosures stemming from COVID-related economic hardship. Currently, more than [850,000] FHA homeowners are behind on their mortgage payments. Most have had a CARES Act forbearance for more than a year now, which has left them with considerable arrearages, and many have seen a permanent reduction in income. While FHA has already done a lot of hard work to develop the right tools to help these homeowners begin to pay their mortgage again, there is still a very steep hill to climb.

My experience uniquely qualifies me to lead FHA's team at this time. Back in 2007, I worked at the Center for Responsible Lending, where my work centered first on advocating against predatory mortgage lending and later on foreclosure prevention.

Subsequently, I moved to the Federal Housing Finance Agency, where I managed the policy team overseeing the efforts Fannie Mae and Freddie Mac to provide loss mitigation for homeowners. Currently, as president of the National Community Stabilization Trust, I focus on the connection between housing and strong neighborhoods, working to prevent blight and create more opportunities for home ownership. Through these experiences, I've learned important lessons and developed deep technical expertise and stakeholder relationships that I can use to navigate the road ahead if I'm confirmed to this position.

Additionally, if I'm confirmed, I would prioritize increasing the supply of affordable housing for both rental and ownership. In fact, my work on supply long pre-

dated today's headlines. Over the past decade, the team I lead has helped community-based developers put more than 27,000 blighted properties back to work for families. We also provide capital to small businesses seeking to create new home ownership, and we advocate for supply-oriented initiatives such as the Neighborhood Homes Investment Act.

Those of you on this Committee deeply understand that safe, healthy, and affordable housing is the necessary precondition for families and communities to thrive and prosper. If I'm confirmed, I look forward to working with you to achieve that goal for as many households as possible.

Thank you so much for the opportunity to testify before you today. I look forward to your questions.

<b>STATEMENT FOR COMPLETION BY PRESIDENTIAL NOMINEES</b>
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**Name:** Gordon, Julia

**Position to which nominated:** Assistant Secretary for Housing/FHA Commissioner

**Date of nomination:**

**City of Residence:** Silver Spring, Maryland

Education*:	Institution	Dates Attended	Degrees Received	Dates of Degree
	Harvard College	1981-1985	A.B., <i>magna cum laude</i>	June 1985
	Harvard Law School	1989-1992	J.D., <i>cum laude</i>	June 1992

\*Nominees should provide information for all institutions attended, whether or not the nominee was granted a degree by the institution

**Honors and awards:** List below all scholarships, fellowships, honorary degrees, military medals, honorary society memberships and any other special recognitions for outstanding service or achievement.

Housing Wire, "2019 Woman of Influence"  
Adas Israel Congregation Simchat Torah honoree, October 2014

**Memberships:** List below all memberships and offices held in professional, fraternal, business, scholarly, civic, social, charitable and other organizations.

Organization	Office Held (if any)	Dates of Membership
• D.C. Bar Association	member	1992 – present
• Adas Israel Congregation, Washington, DC	member, 1994 – present (Chair of Religious Practices Committee and member of Board of Directors, 2017-2019)	
• AARP	member	2013 – present
• Chase Advisory Panel - Housing	member	2015 (?) – present
• Mortgage Bankers Association Consumer Affairs Advisory Council	member	2016 – present
• Urban Institute Mortgage Servicing Collaborative	member	2017 – 2018 (the formal group disbanded in 2018 but a larger and more informal group has met throughout the pandemic)
• Ocwen Consumer Advisory Council	member	2017 – present
• Rocket Mortgage Consumer Advisory Forum	member	2019 – present



**Employment record:** List below all positions held since graduation from college including the title or description of job, name of employer, location of work, and inclusive dates of employment.

National Community Stabilization Trust, Washington, DC, President (May 2019-present), Executive Vice President (September 2015- April 2019)

Biden-Harris Transition Team, Member, HUD/FHFA Agency Review Team (October 2020 – January 2021) (volunteer)

Center for American Progress, Washington, DC, Senior Director for Housing and Consumer Finance (July 2012- September 2015)

Federal Housing Finance Agency, Washington, DC, Single-Family Policy Manager (April 2011- June 2012)

Center for Responsible Lending, Washington, DC, Senior Policy Counsel (April 2007 – April 2011)

Maryland Legal Aid Bureau, Baltimore, MD, Director of Law & Technology (2006- 2007)

Legal Aid Society of the District of Columbia, Washington, DC, Interim Chief Operating Officer (2005-2006)

Equal Justice Consulting, Silver Spring, MD, Owner (2003-2007)

Center for Law and Social Policy, Washington, DC, Senior Staff Attorney (1997-2003)

Equal Justice Works, Washington, DC, Deputy Director (1996-1997)

Wilmer, Cutler & Pickering [now WilmerHale], Washington, DC, Litigation Associate (1992-1996) Summer Associate (June – August 1991)

Massachusetts Correctional Legal Services, Boston, MA, Summer Associate (June – August 1990)

People for the American Way, Washington, DC, Strategic Planning Coordinator (1986-1989)

Typographers International Association, Washington, DC, Membership Coordinator (1985 – 1986)

**Government Experience:** List any experience in or direct association with Federal, State, or local governments including any advisory, consultative, honorary or other (including part-time) service or positions.

Name of Government Entity: Federal Housing Finance Agency.  
Position: Single-Family Policy Manager,  
Office of Housing and Regulatory Policy, Division of Housing Mission and Goals  
Dates of Service: April 2011-June 2012

**Published writings:** List the titles, publishers and dates of books, articles, reports and other published materials you have written. The list should include any publicly accessible publications on the internet in the past ten years, including appropriate URLs for any posts on blogs you maintained or contributed to, and URLs for any other significant internet-based postings during that same period. If available, provide the Committee with **one digital copy** of each of the writings you list.

#### *Articles in Independent Publications*

- Theo Chang & Julia Gordon, "[Support Middle Neighborhoods with a Federal Investment in Home Rehab.](#)" *Next City*, (11/7/2018)
- Julia Gordon, "[The Dark Side of Single Family Rental.](#)" *Shelterforce* (7/30/2018)
- Julia Gordon, "[National Community Stabilization Trust—A Bridge for National Bank and Community-Based Partnerships.](#)" *Community Development Investments Newsletter, Office of the Comptroller of the Currency* (2/2018)
- Julia Gordon, "[There's a Better Way for Fannie to Join the Rental Market.](#)" *National Mortgage News* (2/15/2017)
- Jim Carr and Julia Gordon, "[Financial Reform Bill Would Reopen Door to Predatory Lending.](#)" *American Banker* (5/20/2015)
- Sarah Edelman and Julia Gordon, "[How Auctioning Troubled Mortgages Can Boost the Housing Recovery.](#)" *American Banker* (9/24/2014)
- Julia Gordon and David Sanchez, "[The Importance of the Housing Finance System to America's Low-Income Families.](#)" *Spotlight on Poverty and Opportunity* (3/10/2014)
- Julia Gordon, "[Government Support Ensures Adequate Housing Choices.](#)" *U.S. News & World Report* (8/12/13)
- John Griffith and Julia Gordon, "[Congress Must Stop Using Fannie and Freddie as Piggy Banks.](#)" *American Banker* (12/7/2012)
- Mark Goldhaber and Julia Gordon, "[Extend and Broaden the Mortgage Debt Relief Act Now.](#)" *American Banker* (9/5/2012)
- Julia Gordon, "The Case for Judicial Rewrites," *Mortgage Orb* (11/5/2010)
- John Clapp, "[Person of the Week: CRL's Julia Gordon On Dodd-Frank, Principal Reductions And HAMP.](#)" *Mortgage Orb* (7/29/2010)
- Julia Gordon, "[Suspend Evictions for Now.](#)" *USA Today* (10/10/2010)
- Julia Gordon and Colleen Cotter, "Getting Your Money's Worth from Your Case Management System," *Management Information Exchange* (Fall 2004)
- Julia Gordon, "[Equal Justice and the Digital Revolution: Using Technology to Meet the Needs of Low-Income People.](#)" *Project for the Future of Equal Justice and the Center for Law and Social Policy* (November 2002)
- Julia Gordon, "Legal Services and The Digital Divide," *12 Albany Law Journal of Science & Technology* (2002)

#### *Publications issued by the National Community Stabilization Trust and partners*

- Lindsay Augustine, Diane Cipollone, Debby Goldberg, Julia Gordon, Lisa Rice, and David Sanchez, "[Protecting Homeownership from the Impact of COVID-19](#)" (May 2021), published by the National Association of Realtors.
- Carlos Alcazar, Theo Chang, Casie Clark, Julia Gordon and Rob Grossinger, "[Sometimes It's Hand to Hand Combat: One nonprofit's story of trying to help communities by tackling non-performing loans](#)" (October 2019)
- Julia Gordon, "[Implications of GSE Patch Expiration.](#)" (September 2019)
- Julia Gordon, "[HUD Solicits Input on Note Sales.](#)" (June 2019)
- Robert Finn and Julia Gordon, "[Fast Track Foreclosure Laws: Not a Silver Bullet for Fighting Blight](#)" (August 2018)
- Julia Gordon, "[Your Voice Matters – Public Comment Period Open on Proposed FHLB Affordable Housing Program Rule.](#)" (April 2018)

- Julia Gordon, [“GSE Charge-Off and Lien Release Policy Changes to Reduce Neighborhood Blight,”](#) (March 2018)
- Julia Gordon, [“The Community Reinvestment Act is Under Attack,”](#) (February 2018)
- Julia Gordon, [“Duty to Serve – Fannie Mae’s Neighborhood Stabilization Efforts Need Your Input!”](#) (January 2018)
- Julia Gordon, [“Update on Sweeping Tax Legislation in Congress”](#) (December 2017)
- Julia Gordon, [“Policy Advocacy – Federal Changes to Disaster Relief Policy”](#) (November 2017)
- Julia Gordon, [“Housing in the Aftermath of Harvey, Irma and Maria”](#) (October 2017)

*Publications issued by the Center for American Progress*

- David Sanchez, Tracey Ross, and Julia Gordon with Sarah Edelman, Michela Zonta, and Andrew Schwartz, [“An Opportunity Agenda for Renters: The Case for Simultaneous Investments in Residential Mobility and Low-Income Communities”](#) (12/16/15)
- Joe Valenti, Sarah Edelman, and Julia Gordon, [“Lending for Success”](#) (7/13/15)
- David Sanchez, Sarah Edelman, and Julia Gordon, [“Do Not Gut Financial Reform in the Name of Helping Small Banks,”](#) (07/07/2015)
- Michele Jawando and Julia Gordon, [“The Supreme Court Could Strike Down a Key Provision of Housing Discrimination Law,”](#) (06/8/2015)
- Sarah Edelman, Michela Zonta, and Julia Gordon, [“Lease Purchase Failed Before—Can It Work Now?”](#) (4/29/2015)
- Julia Gordon, [“Statement: CAP’s Julia Gordon Applauds HUD’s Commitment to Improving Note Sales Program. Calls for Further Safeguards to Protect Homeowners and Neighborhoods,”](#) (04/24/2015)
- Julia Gordon, [“Statement: CAP’s Julia Gordon Reacts to Distressed Asset Stabilization Program Progress Report from HUD,”](#) (03/13/2015)
- Julia Gordon, [“Statement: Center for American Progress’ Julia Gordon Reacts to Mischaracterization of CAP Report at House Financial Services Committee Hearing on the FHA,”](#) (02/13/2015)
- Joe Valenti and Julia Gordon, [“Small Steps Toward a Modernized Community Reinvestment Act,”](#) (01/12/2015)
- Julia Gordon, [“Statement: CAP’s Julia Gordon: Reduction in FHA Mortgage Insurance Premiums Will Benefit Thousands of Homeowners, Strengthen Overall Economic Recovery,”](#) (01/07/2015)
- Sarah Edelman and Julia Gordon, [“Five Ways America’s Newest Landlords Can Win the Public’s Trust”](#) (12/18/2014)
- Sarah Edelman, Julia Gordon, and Aashna Desai, [“Is the FHA Distressed Asset Stabilization Program Meeting Its Goals?”](#) (9/5/2014)
- Julia Gordon, [“Statement: CAP’s Julia Gordon Responds to FHA Annual Report for 2014”](#) (11/17/2014)
- Joe Valenti, Julia Gordon, and Marc Jarsulic, [“Making Consumer Voices Count”](#) (10/02/2014)
- Sarah Edelman and Julia Gordon, [“Can FHFA Save the Mortgage Market?”](#) (5/23/2014)
- Julia Gordon, [“Statement: Julia Gordon on FHFA Director Watt’s Plan for Conservatorship of Fannie Mae and Freddie Mac,”](#) (05/13/2014)
- Julia Gordon, [“Statement: Julia Gordon on the Johnson-Crapo Housing Finance Reform Draft Bill,”](#) (03/17/2014)
- Julia Gordon and David Sanchez, [“The Importance of the Housing Finance System to America’s Low-Income Families,”](#) (03/10/2014)
- Sarah Edelman with Julia Gordon and David Sanchez, [“When Wall Street Buys Main Street: The Implications of Single-Family Rental Bonds for Tenants and Housing Markets”](#) (2/27/2014)
- Sarah Edelman and Julia Gordon, [“Why the Nation’s Housing Market Needs Mel Watt”](#) (11/7/2013)



- Julia Gordon, "[Statement: CAP's Julia Gordon on the President's Plan for Strengthening the Nation's Housing Market](#)," (08/06/2013)
- Julia Gordon, "[Statement: Julia Gordon on Chairman Hensarling's Housing Finance Reform Proposal](#)," (07/11/2013)
- Julia Gordon, "[Statement: Julia Gordon on the 2013 Federal Housing Finance Agency Scorecard](#)," (03/05/2013)
- Center for American Progress and National Council of La Raza, "[Making the Mortgage Market Work for America's Families](#)" (6/5/2013)
- John Griffith, Julia Gordon, and David Sanchez, "[It's Time to Talk About Housing](#)" (12/15/2012)
- Julia Gordon, "[Statement: Julia Gordon on the Confirmation of Rep. Mel Watt](#)" (12/10/2013)
- Julia Gordon, "[Statement: CAP's Julia Gordon on the Federal Housing Administration's Financial Status](#)," (11/16/2012)

**Speeches and presentations:** List all of the formal speeches and presentations (e.g., PowerPoint) you have delivered during the past ten years which are on topics relevant to the position for which you have been nominated, including dates. If available, provide the Committee with **one digital copy** of each formal speech and presentation. If text is no longer available, list the date, place, and organization or group to whom you made the speech or presentation.

I regularly participate in housing conferences and panels, but most of them are small panels that do not record their proceedings. To the best of my ability, I have listed events that were recorded as well as the more major or well attended events.

- LISC, "[Sustaining Black Homeownership and Generational Wealth](#)," moderator, 5/20/21
- National Fair Housing Alliance Conference, "Policy, Production Preservation, Partnerships: The Role of Affordable Housing In An Equitable Society," panelist, 10/5/20
- Ohio Land Bank Conference, keynote speaker, 9/23/20
- Structured Finance Association, "[Covid 19's Impact on Homeowners and Renters](#)" podcast interview with Michael Bright, 7/21/20
- National Association of Realtors Policy Forum, "Tax Incentives for Affordable Housing and Homeownership," panelist, 2/6/20
- Structured Finance Association Residential Mortgage Symposium plenary, "Is GSE 'Reform' Missing the Point?" panelist, 10/4/19
- "[Addressing the Housing Inventory Crisis](#)," National Association for Hispanic Real Estate Professionals (NAHREP), panelist, (04/09/2019)
- "[Expanding Affordable Housing Supply](#)," Housing Choice Matters: Overcoming Barriers to Access, Neighborworks America Cleveland Symposium, panelist, (02/20/2019)
- "[Making Sense of Certain Change](#)," NCSHA 2019 HFA Institute Conference, panelist, (01/18/2019)
- Atlanta Federal Reserve conference, "Equity in Homeownership," panelist, 11/16/18
- National Fair Housing Alliance Conference plenary session, "Fair Housing in the Next Fifty Years," panelist, 6/12/18
- Corelogic and Urban Institute Sunset Seminar, "HUD and GSE Nonperforming Loan Sales: Are Further Improvements Necessary?" panelist, 5/18/16
- University of Texas Law School, William Wayne Justice Center for Public Interest Law, "Lives in the Law: Julia Gordon," keynote speaker, 11/4/14
- Center for American Progress, "[Housing Finance Reform: What Does it Mean for Rental Housing?](#)" moderator, (02/28/2014)

- Center for American Progress, "[Secretary Donovan to Discuss the Future of Housing Finance Reform](#)," moderator, (02/25/2014)
- Center for American Progress, "[Housing, Civil Rights, Consumer Experts to Discuss Reforming the Housing-Finance System to Promote Broad Access and Affordability](#)," (06/03/2013)
- Center for American Progress, "How Can the Housing Finance System Promote Broad Access and Affordability?" panelist, (5/13/13)
- Center for American Progress, "[Experts to Discuss Eminent Domain as a Means to Reduce Principal](#)," panelist, (01/02/2013)

**Public statements:** List all public statements you have made during the past ten years which are on topics relevant to the position for which you have been nominated, including dates. Whenever possible, provide the Committee with finding aids (such as citations, internet URLs, etc.) for each statement.

- "[Financing Main Street](#)," U.S. House of Representatives Committee on Small Business Subcommittee on Economic Growth, Tax and Capital Access (9/17/2015)
- "[Regulatory Burdens to Obtaining Mortgage Credit](#)," Senate Committee on Banking, Housing, and Urban Affairs Subcommittee on Housing, Transportation, and Community Development (4/16/2015)
- "[The Future of Housing in America: Oversight of the Federal Housing Administration, Part II](#)," U.S. House of Representatives Committee on Financial Services Subcommittee on Housing and Insurance (2/26/2015)
- "[Inequality, Opportunity, and the Housing Market](#)," Senate Committee on Banking, Housing, and Urban Affairs Subcommittee on Housing, Transportation, and Community Development (12/9/2014)
- "[Essential Elements of Housing Finance Reform](#)," Senate Committee on Banking, Housing and Urban Affairs (9/12/2013)
- "[Examining the Proper Role of the Federal Housing Administration in Our Mortgage Insurance Market](#)," U.S. House of Representatives Committee on Financial Services (2/6/2013)

**Social media usernames:** Please provide a list of all of your currently active social media usernames (e.g., Facebook, Instagram, Twitter, etc.), and any usernames for any inactive accounts you have used within the previous ten years.

Facebook: julia.gordon1  
Instagram: jrgordondc  
Twitter: @JRGordonDC  
LinkedIn: julia-gordon-34a46a1

**Political affiliations and activities:** List memberships and offices held in and services rendered to all political parties or election committees during the last ten years.

I engaged in volunteer GOTV work for DNC/coordinated campaign in 2012, 2016, and 2020.

List all public offices, if any, for which you have been a candidate in the past ten years.  
(N/A)

Name of Office	Elected/Appointed Candidate Only	Year(s) Election Held or Appointment Made	Terms of Service (if applicable)
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**Political contributions:**

Itemize all political contributions which exceed \$200 or which aggregate to over \$200 in a calendar year to any individual, campaign organization, political party, political action committee or similar entity during the last ten years and identify specific amounts, dates, and names of recipients.

Joe Biden presidential campaign

\$250 (8/1/20)

\$250 (8/25/20)

\$25 (10/11/20)

\$5 (10/12/20)

Hillary Clinton presidential campaign

\$500 (9/1/16)

\$25 (11/4/16)

**Qualifications:**

State fully your qualifications to serve in the position to which you have been named.

I am deeply honored to be nominated to serve as the Assistant Secretary for Housing and the Federal Housing Commissioner. If I'm fortunate enough to be confirmed, this position will be the capstone of a career dedicated to strengthening families and communities and advancing fairness and equity.

From civil legal aid to advocacy and from government to real estate, the breadth of my work experience has given me an unusual range of perspectives on the housing and mortgage industry. The jobs I have listed above provide an overview of my career, but I'd like to highlight three specific experiences.

First, as the President of the National Community Stabilization Trust (NCST), I've gained executive experience running a multifaceted organization. I manage an innovative real estate transactional platform, a portfolio of distressed mortgages, a highly regarded policy shop, several advocacy coalitions, and just launched a loan fund providing capital to small businesses doing single-family rehab. I also provide technical assistance to policymakers and industry participants, speak and write frequently on issues related to housing and community development, and serve on multiple industry advisory committees.

Second, as the Senior Director for Housing and Consumer Finance at the Center for American Progress, I played a key external role supporting the Obama Administration and specifically the Federal Housing Administration (FHA). During the financial crisis, I testified twice before Congress to explain the critical importance of FHA to the housing market and to provide accessible analysis of FHA's plans to restore the Mutual Mortgage Insurance Fund to financial health. Additionally, I convened and led the Mortgage Finance Working Group, a large coalition of housing, civil rights, and consumer groups. This work provided me with opportunities to testify before Congress on the Johnson-Crapo housing finance reform bill and to engage regularly with the White House and the National Economic Council.

Third, as the Manager for Single-Family Policy, Office of Housing and Regulatory Policy, at the Federal Housing Finance Agency (FHFA), I led a team of policy analysts overseeing all aspects of single-family mortgage policy at Fannie Mae and Freddie Mac. Because FHFA served as the conservator as well as the regulator of the GSEs, we stood in the shoes of their boards, management, and shareholders. In a sense, we were running those business as opposed to exercising typical regulatory oversight, engaging with the details of GSE mortgage origination, servicing, and disposition. I also participated in interagency working groups that provided me with insight into the other government agencies that touch housing finance.

Again, I am very grateful to be nominated for this position, and I look forward to discussing my qualifications in more depth with the members of the committee.

**Future Employment relationships:** 1. Indicate whether you will sever all connections with your present employer, business firm, association or organization if you are confirmed by the Senate.

Yes.

2. As far as can be foreseen, state whether you have any plans after completing government service to resume employment, affiliation or practice with your previous employer, business firm, association or organization

No.

3. Has anyone made a commitment to employ you after you leave government service?

No.

4. Do you expect to serve the full term for which you have been appointed?

Yes.

**Potential conflicts of interest:**

1. Describe any financial arrangements or deferred compensation agreements or other continuing dealings with business associates, clients or customers who will be affected by policies which you will influence in the position to which you have been nominated.

In connection with the nomination process, I have consulted with the Office of Government Ethics and HUD's Office of Ethics and Appeals to identify potential conflicts of interest. Any potential conflicts of interest will be resolved in accordance with the terms of my ethics agreement.

2. List any investments, obligations, liabilities, or other relationships which might involve potential conflicts of interest with the position to which you have been nominated.

In connection with the nomination process, I have consulted with the Office of Government Ethics and HUD's Office of Ethics and Appeals to identify potential conflicts of interest. Any potential conflicts of interest will be resolved in accordance with the terms of my ethics agreement.

3. Describe any business relationship, dealing or financial transaction (other than tax paying) which you have had during the last ten years with the Federal Government, whether for yourself, on behalf of a client, or acting as an agent, that might in any way constitute or result in a possible conflict of interest with the position to which you have been nominated.

In connection with the nomination process, I have consulted with the Office of Government Ethics and HUD's Office of Ethics and Appeals to identify potential conflicts of interest. Any potential conflicts of interest will be resolved in accordance with the terms of my ethics agreement.

4. List any lobbying activity during the past ten years in which you have engaged in for the purpose of directly or indirectly influencing the passage, defeat or modification of any legislation at the national level of government or affecting the administration and execution of national law or public policy.

I have not engaged in any lobbying activity during the past ten years.

5. Explain how you will resolve any conflict of interest that may be disclosed by your responses to the items above.

In connection with the nomination process, I have consulted with the Office of Government Ethics and HUD's Office of Ethics and Appeals to identify potential conflicts of interest. Any potential conflicts of interest will be resolved in accordance with the terms of my ethics agreement.

**Tax compliance  
and bankruptcy:**

1. In the past ten years, have you and your spouse (if applicable) filed and paid all taxes (federal, state, and local) as of the date of your nomination? Indicate if you filed as 'married filing separately.'

Yes.

2. In the past ten years, have you been required to make any back tax payments? If so, indicate if you have made any back tax payments and provide full details.

No. However, we inadvertently sent in our 2019 taxes one day late and paid a small penalty.

3. Has a tax lien or other collection procedure(s) been instituted against you or your spouse (if applicable) by federal, state, or local authorities? If so, provide full details.

No.

4. In the past ten years, have you or your spouse (if applicable) ever been the subject of any audit, investigation, or inquiry for federal, state, or local taxes? If so, provide full details.

No.

5. Were all your Federal, State, local, and other tax returns and tax liabilities of any kind current (filed and paid when due) as of the date of your nomination? If not, provide details.

Yes.

6. Have you ever filed for bankruptcy? If so, provide details.

No.

**Civil, criminal and  
investigatory**

1. Have you ever been the subject of a complaint or been investigated, disciplined, or otherwise cited for a breach of ethics for unprofessional conduct before any court,



**actions:** administrative agency (e.g. an Inspector General's office), professional association, disciplinary committee, or other ethics enforcement entity at any time? If so, provide details, regardless of outcome.

No.

2. Have you ever been investigated, arrested, charged, or held by any Federal, State, or other law enforcement authority for a violation of any Federal, State, county or municipal law, regulation, or ordinance, other than a minor traffic offense? If so, provide details.

No.

3. Have you ever been involved as a party in interest in any administrative agency proceeding, or civil litigation other than a divorce proceeding? If so, provide details.

No.

4. Have you ever been convicted (including pleas of guilty or nolo contendere) of any criminal violation other than a minor traffic offense? If so, provide details.

No.

**Other information:** Please advise the Committee of any additional information, favorable or unfavorable, which you believe should be considered in connection with your nomination.

**Public records search:** Do you consent to allow Committee staff to conduct a public records search on you using appropriate search tools? (including Westlaw, Lexis, etc.)

Yes

The undersigned certifies that the information contained in the public statement to the Committee is true and correct.

Signed: Julie Grub Date: 7/8/21

**PREPARED STATEMENT OF DAVID UEJIO**  
 TO BE ASSISTANT SECRETARY OF HOUSING AND URBAN DEVELOPMENT  
 AUGUST 5, 2021

Thank You Chairman Brown, Ranking Member Toomey, and Members of the Committee, I am incredibly honored and humbled to appear before you today as the nominee for Assistant Secretary for Fair Housing and Equal Opportunity at the Department of Housing and Urban Development. I want to begin by thanking President Biden for the trust and confidence he has placed in me by nominating me for this position.

I would also like to thank my family and friends for their endless support of me over many years of public service. I especially want to thank my wife who has believed in me every step along the way and is here with me at today's hearing.

If confirmed, my role will be to enforce our Nation's fair housing laws and to create strong, sustainable, and inclusive communities for all Americans. I believe wholeheartedly in this mission. FHEO's work is critical to millions of American families, and I'm deeply grateful and would be honored to lead the Office if I were confirmed.

I have dedicated my career to public service. As the Consumer Financial Protection Bureau's Chief Strategy Officer, I worked directly with Director Cordray, Acting Director Mulvaney, and Director Kraninger to articulate their policy vision and priorities and to protect America's consumers. I have a proven track record of translating statutory language into actionable plans, translating the Bureau's mission into concrete outcomes for the American public. I have leveraged my expertise in strategy, policy implementation, and operational leadership to drive four Federal agencies to be more than the sum of their parts, strengthening mission delivery everywhere I have served. As a career civil servant, I have served with honor and integrity in carrying out the missions these agencies, always seeking to provide the American public with the world class Government they deserve. These values have always served as my North Star and would continue to do so if I were confirmed in this role.

Over the last 6 months, I have had the opportunity to lead America's consumer financial protection agency. As Acting Director of the CFPB, I have centered the experience of individual consumers, starting with the most vulnerable. I have enforced American's consumer financial protection laws, deploying the Bureau's enforcement, supervision, rulemaking, and guidance tools to protect vulnerable consumers from illegal, unfair, deceptive, and abusive acts and practices. I have overseen the Bureau's complaint handling function, responding to over 500,000 complaints in 2020 from consumers seeking help. Under my leadership, the Bureau has returned to publishing regular analysis of the complaints we receive from consumers seeking help, including the first ever CFPB-published analysis of demographic data and our May bulletin highlighting problems encountered by mortgage borrowers. I have determined the strategic direction and allocated additional resources toward advancing racial and economic equity, including through the Bureau's fair lending work under the Equal Credit Opportunity Act, which includes supervision of regulated entities and major fair lending enforcement matters. Finally, at a time when our country has faced extraordinary obstacles as a result of the COVID-19 pandemic and resulting economic disruption, I have focused the Bureau's resources on doing what we can to keep consumers housed.

As a third-generation immigrant from Japan, I have seen firsthand the barriers to opportunity that can arise from discrimination in housing. My grand uncle was interned during World War II; more recently my father in law became severely disabled and had difficulty finding accessible housing. My life has shown me the crucial role housing plays in providing access to opportunity for every American; and no American's path to secure housing should be blocked by unlawful discrimination.

I am committed to upholding and implementing our Nation's housing laws, including the Fair Housing Act. Were I fortunate enough to be confirmed, I would execute FHEO's mission under Secretary Fudge with transparency, integrity, and impartiality, and I would look forward to working with this committee to ensure equitable access to housing for all Americans. Most importantly, I will continue to put the people we serve at the heart of everything I do. Thank you to this Committee for the privilege of appearing before you today and I look forward to answering your questions.

**COMMITTEE ON BANKING, HOUSING, AND URBAN AFFAIRS  
UNITED STATES SENATE**

**Room SD-534 Dirksen Senate Office Building  
Washington, D.C. 20510  
(202) 224-7391**

**STATEMENT FOR COMPLETION  
BY PRESIDENTIAL NOMINEES**

Procedures formally adopted by the Committee on Banking, Housing, and Urban Affairs, U.S. Senate, on February 11, 2021, establish a uniform questionnaire for all Presidential nominees whose confirmation hearings come before this Committee.

This questionnaire shall be made part of the public record except for financial and certain other personal information, which shall be kept confidential. A version will be published on the Committee's website in advance of any hearing on the nomination.

Nominees are requested to answer all questions, and to add additional pages where necessary. All nominees routinely shall testify under oath at their confirmation hearings. Should nominees have any questions about the questionnaire or its contents, please contact the Banking, Housing and Urban Affairs Committee at (202) 224-7391 and ask to speak with the lead nominations staffer for either the Majority or Minority.



**STATEMENT FOR COMPLETION BY PRESIDENTIAL NOMINEES**

**Name:**

(Last) Uejio

(First) David

(Other)

**Position to which nominated:** Assistant Secretary, Fair Housing and Equal Opportunity

**Date of nomination:** June 24, 2021

**City of Residence:** Washington DC

**Education\*:**

Institution

Dates Attended

Degrees Received

Dates of Degree

University of Minnesota, Twin Cities	08/2004-05/2006	MPP	05/2006
University of California, Santa Barbara	09/1996-05/2002	BA	05/2002

\*Nominees should provide information for all institutions attended, whether or not the nominee was granted a degree by the institution

**Honors and awards:** List below all scholarships, fellowships, honorary degrees, military medals, honorary society memberships and any other special recognitions for outstanding service or achievement.

Walter Judd Memorial Fellowship, University of Minnesota  
NIH Director's Award  
NIH Office of the Director Award x2

**Memberships:** List below all memberships and offices held in professional, fraternal, business, scholarly, civic, social, charitable and other organizations.

Organization	Office Held (if any)	Dates of Membership
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President, Young Government Leaders 1/2011-1/2013.  
Advisory Board Member, Young Government Leaders 7/2014-1/2017.  
Advisory Board Member, Next Generation of Government Summit 1/2018-2/2020.  
Co-Chair, Federal Innovation Council 9/2018-Present.  
Member, Bethesda Presbyterian Church: 6/2013-4/2014.  
Website Chair: Bethesda Presbyterian Church: 7/2014-1/2018.  
Member, Westminster Presbyterian Church: 2/2015-Present.  
Member, Westminster Presbyterian Church Choir: 1/2015-6/2017.  
Member, Subud Washington DC 4/2105-Present  
Treasurer, Subud Washington DC: 11/2017-11/2018.

**Employment record:** List below all positions held since graduation from college including the title or description of job, name of employer, location of work, and inclusive dates of employment.

01/20 -Present	<b>ACTING DIRECTOR, Consumer Financial Protection Bureau</b>	Washington, DC
07/15- 1/20	<b>CHIEF STRATEGY OFFICER, CFPB</b>	Washington, DC
08/16 – 11/16	<b>ACTING CHIEF OF STAFF, CFPB</b>	Washington, DC
06/15 – 08/15	<b>SENIOR STRATEGIST, Office of the Secretary of Defense</b>	Arlington, VA
01/15 –07/15	<b>ACTING DEPUTY CHIEF OF STAFF, CFPB</b>	Washington, DC
08/13 - 12/14	<b>STRATEGY PROGRAM MANAGER, CFPB</b>	Washington, DC
01/12 – 08/13	<b>LEAD, TALENT ACQUISITION, CFPB</b>	Washington, DC
03/11 – 02/12	<b>DIRECTOR, SPECIAL INITIATIVES, National Institutes of Health</b>	Bethesda, MD
05/11 – 07/11	<b>STRATEGIC ADVISOR US Office of Personnel Management</b>	Washington, DC
08/08 – 05/11	<b>SPECIAL ASSISTANT TO THE DIRECTOR, NIH</b>	Bethesda, MD

08/06 – 08/08	PRESIDENTIAL MANAGEMENT FELLOW, NIH	Bethesda, MD
08/05 – 07/06	DOCENT, WELLS FARGO HISTORY MUSEUM	Minneapolis, MN
05/05-08/05	INTERN, INTERNATIONAL CENTRE FOR MIGRATION AND HEALTH	Geneva, Switzerland
09/04-02/05	MARKETING COORDINATOR, SUPERIOR NATURAL FOODS	St. Paul, MN
3/03-5/03	STAFF WRITER, DAILY NEXUS	Goleta, CA
2003-2004	INSTRUCTOR, FREELANCE	Goleta, CA
9/98-12/20, 2003	INSTRUCTOR, ARTHUR MURRAY DANCE STUDIO	Santa Barbara, CA
2000-2004	IT ADMINISTRATOR, LAW OFFICE OF KATHLEEN STOUT	Santa Barbara, CA

**Government Experience:** List any experience in or direct association with Federal, State, or local governments including any advisory, consultative, honorary or other (including part-time) service or positions.

Name of Government Entity	Position	Dates of Service
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See above.

**Published writings:** List the titles, publishers and dates of books, articles, reports and other published materials you have written. The list should include any publicly accessible publications on the internet in the past ten years, including appropriate URLs for any posts on blogs you maintained or contributed to, and URLs for any other significant internet-based postings during that same period. If available, provide the Committee with **one digital copy** of each of the writings you list.

#### CFPB Blog Posts

- Addressing racial inequities in consumer finance markets, 06/02/2021: <https://www.consumerfinance.gov/about-us/blog/addressing-racial-inequities-consumer-finance-markets/>
- Our commitment to protecting vulnerable borrowers 03/23/2021: <https://www.consumerfinance.gov/about-us/blog/our-commitment-to-protecting-vulnerable-borrowers/>
- New report highlights housing insecurity and the need for aggressive action 03/01/2021: <https://www.consumerfinance.gov/about-us/blog/new-report-highlights-housing-insecurity-and-the-need-for-aggressive-action/>
- Making our housing market work better for all Americans 02/23/2021: <https://www.consumerfinance.gov/about-us/blog/making-our-housing-market-work-better-for-all-americans/>
- Consumers and their experiences to be at the foundation of CFPB policymaking 02/10/2021: <https://www.consumerfinance.gov/about-us/blog/consumers-and-their-experiences-to-be-at-the-foundation-of-cfpb-policy-making/>
- Calling attorneys interested in joining the CFPB 02/09/2021: <https://www.consumerfinance.gov/about-us/blog/calling-attorneys-interested-in-joining-the-cfpb/>
- The Bureau is working hard to address housing insecurity, promote racial equity, and protect small businesses' access to credit 02/04/2021: <https://www.consumerfinance.gov/about-us/blog/the-bureau-is-working-hard-to-address-housing-insecurity-promote-racial-equity-and-protect-small-businesses-access-to-credit/>

- The Bureau is taking much-needed action to protect consumers, particularly the most economically vulnerable 01/28/2021: <https://www.consumerfinance.gov/about-us/blog/the-bureau-is-taking-much-needed-action-to-protect-consumers-particularly-the-most-economically-vulnerable/>

#### Articles

- Govexec, How the CFPB used innovative recruitment methods to attract the best and brightest 10/05/2012: <https://www.govexec.com/management/2012/10/cfpbs-3-rules-recruiting-top-talent/58781/>
- The Public Manager, Charting Clearer Pathways Into Public Service, 9/15/2011: <https://www.td.org/magazines/the-public-manager/charting-clearer-pathways-into-public-service>

#### Pre-public service journalism

- The nice storm is coming to the U, 11/17/2005: <https://mndaily.com/186690/opinion/nice-storm-coming-u/>
- Street Medical Training To Aid Protesters, 05/09/2003: <https://dailynexus.com/2003-05-09/street-medical-training-to-aid-protesters/>
- Students React to Korean Strife, 04/24/2003: <https://dailynexus.com/2003-04-24/students-react-to-korean-strife/>
- Documentary Pays Tribute to Flying A Studios, 03/05/2003: <https://dailynexus.com/2003-03-05/documentary-pays-tribute-to-flying-a-studios/>

#### Speeches and presentations:

List all of the formal speeches and presentations (e.g., PowerPoint) you have delivered during the past ten years which are on topics relevant to the position for which you have been nominated, including dates. If available, provide the Committee with **one digital copy** of each formal speech and presentation. If text is no longer available, list the date, place, and organization or group to whom you made the speech or presentation.

- March 9, 2021: Meeting with Consumer Advisory Board
- March 24, 2021: Conference of State Bank Supervisors (CSBS) 2021 Fly-in
- March 26, 2021: HMDA Tech Sprint Webcast
- March 31, 2021: Financial Stability Oversight Council Meeting
- April 5, 2021: Mortgage Servicing Notice of Proposed Rulemaking Press Call
- May 6, 2021: Introduction for President Raphael Bostic at CFPB Research Conference
- May 11, 2021: National Association of Attorneys General Consumer Protection Conference
- May 25, 2021: Mortgage Bankers Association Conference
- May 26, 2021: Financial Literacy and Education Commission Meeting
- April 29, 2021: Asian Real Estate Association of America Diversity & Fair Housing Summit
- April 29, 2021: Small Business Administration Fireside Chat
- June 9, 2021: Asian Real Estate Association of America Virtual Policy Summit
- June 15, 2021: Home Appraisal Bias Roundtable

**Public statements:** List all public statements you have made during the past ten years which are on topics relevant to the position for which you have been nominated, including dates. Whenever possible, provide the Committee with finding aids (such as citations, internet URLs, etc.) for each statement.



Quote(s)	Headline	Outlet	Date	Link
"We will do everything in our power to ensure servicers work with struggling families to find solutions that prevent avoidable foreclosures," said Dave Uejio, the bureau's acting director.	Consumer Agency Seeks to Restrict Foreclosures Through 2021	WSJ	4/5/2021	<a href="https://www.wsj.com/articles/consumer-agency-seeks-to-restrict-foreclosures-through-2021-11617651357">https://www.wsj.com/articles/consumer-agency-seeks-to-restrict-foreclosures-through-2021-11617651357</a>
"Responsible servicers should be preparing now," CFPB Acting Director Dave Uejio said in a statement. "There is no time to waste, and no excuse for inaction."	Consumer protection agency cracks down on mortgage servicers that don't assist struggling homeowners	CNBC	4/6/2021	<a href="https://www.cnbc.com/2021/04/06/cfpb-warns-mortgage-servicers-to-help-struggling-homeowners-.html">https://www.cnbc.com/2021/04/06/cfpb-warns-mortgage-servicers-to-help-struggling-homeowners-.html</a>
"The notice has to be provided on the same day as the eviction notice, or if there's no eviction notices required by law, on the day the eviction action is filed," said Dave Uejio, acting director of the CFPB.	Tenants facing pandemic eviction have a new ally: the Consumer Financial Protection Bureau	Marketplace	4/20/2021	<a href="https://www.marketplace.org/2021/04/20/tenants-facing-pandemic-eviction-have-a-new-ally-the-consumer-financial-protection-bureau/">https://www.marketplace.org/2021/04/20/tenants-facing-pandemic-eviction-have-a-new-ally-the-consumer-financial-protection-bureau/</a>
"No one should be evicted from their home without understanding their rights, and we will hold accountable those debt collectors who move forward with illegal evictions," said Dave Uejio, the CFPB's acting director, in a statement.	Consumer watchdog group issues policy to strengthen national eviction moratorium	CNBC	4/19/2021	<a href="https://www.cnbc.com/2021/04/19/consumer-watchdog-issues-policy-to-strengthen-national-eviction-moratorium.html">https://www.cnbc.com/2021/04/19/consumer-watchdog-issues-policy-to-strengthen-national-eviction-moratorium.html</a>
"Tens of thousands of tenants and families are being evicted every week, many of whom would have had the right to stay in their home," CFPB Acting Director Dave Uejio told reporters. "The scale of that is hard to wrap your head around."	U.S. debt collectors must tell delinquent renters about eviction protections	Reuters	4/19/2021	<a href="https://www.reuters.com/world/us-us-debt-collectors-must-tell-delinquent-renters-about-eviction-protections-2021-04-19/">https://www.reuters.com/world/us-us-debt-collectors-must-tell-delinquent-renters-about-eviction-protections-2021-04-19/</a>
"Millions of families are at risk of losing their homes to foreclosure in the coming months, even as the country opens back up," warned CFPB's Uejio in a statement.  "There is a tidal wave of distressed homeowners who will need help."	The Surprising Reason the Nation May Avoid Another Foreclosure	Realtor.com	4/19/2021	<a href="https://www.realtor.com/news/trends/high-home-prices-could-help-prevent-a-new-foreclosure-crisis-when-forbearance-ends/">https://www.realtor.com/news/trends/high-home-prices-could-help-prevent-a-new-foreclosure-crisis-when-forbearance-ends/</a>

Quote(s)	Headline	Outlet	Date	Link
said Dave Uejio, the acting director of the Consumer Financial Protection Bureau, in a statement earlier this month.	Crisis			
"More borrowers are behind on their mortgage than at any time since the height of the Great Recession," said CFPB acting Director Dave Uejio. "Communities of color have been hit hard by the pandemic, and the latest data show that many borrowers are still hurting," he added.	U.S. watchdog says Black, Hispanic homeowners more likely to be in forbearance program	Reuters	5/4/2021	<a href="https://www.reuters.com/world/us-watchdog-says-black-hispanic-homeowners-more-distressed-than-whites-2021-05-04/">https://www.reuters.com/world/us-watchdog-says-black-hispanic-homeowners-more-distressed-than-whites-2021-05-04/</a>
"We must not lose sight of the dangers so many consumers still face," CFPB Acting Director Dave Uejio said in a statement as the agency works to ease the process and protect homeowners. "Millions of families are at risk of losing their homes to foreclosure in the coming months, even as the country opens back up."	How to ease out of mortgage forbearance, avoid foreclosure	AP	5/19/2021	<a href="https://apnews.com/article/mortgages-health-lifestyle-le-coronavirus-pandemic-business-2dee1de6a9ee895d6a098fce3db8248e">https://apnews.com/article/mortgages-health-lifestyle-le-coronavirus-pandemic-business-2dee1de6a9ee895d6a098fce3db8248e</a>
"Millions of families are at risk of losing their homes to foreclosure in the coming months, even as the country opens back up," CFPB Acting Director Dave Uejio said in an April statement.	Stimulus money for homeowners? How to tap a \$10B mortgage relief fund	Fox Business	6/2/2021	<a href="https://www.foxbusiness.com/economy-stimulus-money-homeowners-mortgage-relief-fund">https://www.foxbusiness.com/economy-stimulus-money-homeowners-mortgage-relief-fund</a>

**Social media usernames:**

Please provide a list of all of your currently active social media usernames (e.g., Facebook, Instagram, Twitter, etc.), and any usernames for any inactive accounts you have used within the previous ten years.

- <https://www.facebook.com/daveuejio>
- <https://www.linkedin.com/in/daveuejio/>
- <https://twitter.com/GovJedi>
- <https://twitter.com/CFPBDirector>
- <https://www.instagram.com/margolinuejio/>

**Political affiliations activities:** List memberships and offices held in and services rendered to all political parties or election committees during the last ten years.

N/A



List all public offices, if any, for which you have been a candidate in the past ten years.

N/A

Name of Office	Elected/Appointed Candidate Only	Year(s) Election Held or Appointment Made	Terms of Service (if applicable)
<b>Political contributions:</b> Itemize all political contributions which exceed \$200 or which aggregate to over \$200 in a calendar year to any individual, campaign organization, political party, political action committee or similar entity during the last ten years and identify specific amounts, dates, and names of recipients.			
2020	\$500	Biden/Harris for President	
2016	\$500	Deray McKesson for Mayor	
2012	\$1000	Obama for America	

**Qualifications:** State fully your qualifications to serve in the position to which you have been named.

I am honored to be considered for the role of Assistant Secretary for Fair Housing and Equal Opportunity (FHEO) at the Department of Housing and Urban Development (HUD). FHEO is the government's lead office for enforcement of America's fair housing laws that prohibit discrimination in housing on the basis of race, color, religion, sex, national origin, disability, and familial status.

I have spent the last decade as a career civil servant protecting American consumers in senior policy, strategy, and operational leadership roles; as Acting Director of the Consumer Financial Protection Bureau (CFPB) I have enforced American's consumer financial protection laws, deploying the Bureau's enforcement, supervision, rulemaking, and guidance tools to protect vulnerable consumers from illegal, unfair, deceptive, and abusive acts and practices. FHEO and CFPB are highly complementary in their missions, functions, and policy tools. My deep experience with these similarities makes me uniquely qualified to assume this role.

Both FHEO and CFPB have jurisdiction over key civil rights laws governing discrimination in housing and protection in the housing finance marketplace: the Fair Housing Act, which FHEO has primary responsibility for enforcing, and the Equal Credit Opportunity Act (ECOA), which the CFPB has primary responsibility for enforcing. Both organizations investigate and analyze complaints arising under the law and take action to protect complainants from harm using a variety of legal, policy, and regulatory tools. At the CFPB, I have determined the strategic direction and allocated additional resources for the Bureau's fair lending work, including supervision of regulated entities and major fair lending enforcement matters.

Both the CFPB and FHEO play a role in ensuring Americans are protected in the housing marketplace. As Acting Director of the CFPB I have placed a strong emphasis on combatting housing insecurity in an effort to prevent avoidable foreclosures arising from the unique circumstances of the pandemic. I have deployed every one of the Bureau's tools in that effort, including enforcement, supervision, notice and comment rulemaking, regulatory guidance, and consumer education and outreach. Additionally, under my leadership the Bureau finalized a rule to ensure that tenants are notified by debt collectors and attorneys of their rights under the federal eviction moratorium. In both instances I have set clear rules of the road for regulated entities to follow to ensure that consumers are protected. In particular, at the CFPB, I have focused on how we can provide to the public more of the information collected by the Bureau and other financial regulators concerning the mortgage market, especially using the Home Mortgage Disclosure Act data, which is an essential component of fair housing enforcement.

Throughout my 15-year career in public service I have consistently exercised executive leadership to drive superior outcomes for the American people. I would be honored to contribute my passion, vision, and expertise to continue defending the American public from harm as Assistant Secretary for Fair Housing and Equal Opportunity.

**Future Employment relationships:** 1. Indicate whether you will sever all connections with your present employer, business firm, association or organization if you are confirmed by the Senate.

Yes

2. As far as can be foreseen, state whether you have any plans after completing government service to resume employment, affiliation or practice with your previous employer, business firm, association or organization

I have no plans to resume employment with my present employer and would have no immediate way to do so.

3. Has anyone made a commitment to employ you after you leave government service?

No.

4. Do you expect to serve the full term for which you have been appointed?

Yes.

**Potential conflicts of interest:** 1. Describe any financial arrangements or deferred compensation agreements or other continuing dealings with business associates, clients or customers who will be affected by policies which you will influence in the position to which you have been nominated.

In connection with the nomination process, I have consulted with the Office of Government Ethics and HUD's Office of Ethics and Appeals to identify potential conflicts of interest. Any potential conflicts of interest will be resolved in accordance with the terms of my ethics agreement.

2. List any investments, obligations, liabilities, or other relationships which might involve potential conflicts of interest with the position to which you have been nominated.

In connection with the nomination process, I have consulted with the Office of Government Ethics and HUD's Office of Ethics and Appeals to identify potential conflicts of interest. Any potential conflicts of interest will be resolved in accordance with the terms of my ethics agreement.

3. Describe any business relationship, dealing or financial transaction (other than tax paying) which you have had during the last ten years with the Federal Government, whether for yourself, on behalf of a client, or acting as an agent, that might in any way constitute or result in a possible conflict of interest with the position to which you have been nominated.

In connection with the nomination process, I have consulted with the Office of Government Ethics and HUD's Office of Ethics and Appeals to identify potential conflicts of interest. Any potential conflicts of interest will be resolved in accordance with the terms of my ethics agreement.

4. List any lobbying activity during the past ten years in which you have engaged in for the purpose of directly or indirectly influencing the passage, defeat or modification of any legislation at the national level of government or affecting the administration and execution of national law or public policy.

I have not engaged in any lobbying activity during the past ten years.

5. Explain how you will resolve any conflict of interest that may be disclosed by your responses to the items above.

In connection with the nomination process, I have consulted with the Office of Government Ethics and HUD's Office of Ethics and Appeals to identify potential conflicts of interest. Any potential conflicts of interest will be resolved in accordance with the terms of my ethics agreement.

**Tax compliance  
and bankruptcy:**

1. In the past ten years, have you and your spouse (if applicable) filed and paid all taxes (federal, state, and local) as of the date of your nomination? Indicate if you filed as 'married filing separately.'

Yes. For the period I have been married I have filed as married filing jointly.

2. In the past ten years, have you been required to make any back tax payments? If so, indicate if you have made any back tax payments and provide full details.

No.

3. Has a tax lien or other collection procedure(s) been instituted against you or your spouse (if applicable) by federal, state, or local authorities? If so, provide full details.

No.

4. In the past ten years, have you or your spouse (if applicable) ever been the subject of any audit, investigation, or inquiry for federal, state, or local taxes? If so, provide full details.

No.

5. Were all your Federal, State, local, and other tax returns and tax liabilities of any kind current (filed and paid when due) as of the date of your nomination? If not, provide details.

Yes.

6. Have you ever filed for bankruptcy? If so, provide details.

No.

**Civil, criminal and investigatory actions:**

1. Have you ever been the subject of a complaint or been investigated, disciplined, or otherwise cited for a breach of ethics for unprofessional conduct before any court, administrative agency (e.g. an Inspector General's office), professional association, disciplinary committee, or other ethics enforcement entity at any time? If so, provide details, regardless of outcome.

No.

2. Have you ever been investigated, arrested, charged, or held by any Federal, State, or other law enforcement authority for a violation of any Federal, State, county or municipal law, regulation, or ordinance, other than a minor traffic offense? If so, provide details.

No.

3. Have you ever been involved as a party in interest in any administrative agency proceeding, or civil litigation other than a divorce proceeding? If so, provide details.

No.

4. Have you ever been convicted (including pleas of guilty or nolo contendere) of any criminal violation other than a minor traffic offense? If so, provide details.

No.

**Other information:** Please advise the Committee of any additional information, favorable or unfavorable, which you believe should be considered in connection with your nomination.

**Public records search:**

Do you consent to allow Committee staff to conduct a public records search on you using appropriate search tools? (including Westlaw, Lexis, etc.)

Yes, I do consent.

The undersigned certifies that the information contained in the public statement to the Committee is true and correct.

Signed: David Uejio



Date: 07/06/2021

**PREPARED STATEMENT OF SOLOMON J. GREENE**  
**TO BE ASSISTANT SECRETARY OF HOUSING AND URBAN DEVELOPMENT**

AUGUST 5, 2021

Chairman Brown, Ranking Member Toomey, and distinguished Members of the Committee, I am deeply honored to appear before you today as you consider my nomination.

I want to begin by thanking President Biden and Secretary Fudge for the confidence and trust they placed in me by nominating me for this important position. I would also like to thank my family for their love and unwavering support.

I would also like to express my heartfelt gratitude to several mentors who have been instrumental in my life, including the Honorable Dorothy Nelson, Ingrid Gould Ellen, Katherine O'Regan, Erika Poethig, and Sarah Rosen Wartell.

Senators, HUD is currently navigating a rapidly evolving housing crisis, and it is playing a central role in helping the Nation build back better from the pandemic. We are at a moment in our Nation's history when HUD's mission is more important than ever.

Throughout my career I have sought to apply the best available research, data, and evidence to advance HUD's mission. My work on housing and urban development policy has been motivated by three deeply held commitments, which I believe would make me well-suited to serve if confirmed.

First, I have dedicated my career to helping all families find and keep stable and affordable housing. This is something I grew to appreciate from an early age.

I was raised primarily by a single mother who earned so little while working full-time as a nurse that we received Medicaid and food stamps. By economic necessity, my family often moved to where we could afford the rent until my mother was able to scrimp and save just enough for a downpayment on a house in a rural county in New York.

That house and property, where my mother still lives with my brother, his wife, and my baby nephew, provided the stability I needed to be able to focus on school and my future. I truly believe it is why I am able to sit here before you today as a nominee.

These early experiences also instilled in me the recognition that a home is more than a roof over your head—it is also a platform for health and well-being and a downpayment on your children's future. Throughout my career, I have strived to give every family the opportunities I was given by studying policies and programs that expand options for safe, stable, and affordable housing.

Second, I believe that evidence-based housing and community development policies can help ensure that every child has a fair shot in life. The American Dream is the idea that, no matter who you are or where you come from, if you work hard and give it your all, you will succeed. I have dedicated my career to ensuring that where you come from does not determine who you can become later in life.

I study the policies that shape communities and the opportunities they offer their residents. For years, I have worked with Federal, State, and local leaders to design and test policies that revitalize communities, expand neighborhood choices, and boost upward mobility.

Finally, and most importantly for the position to which I have been nominated, I am passionate about using the best available data and evidence to inform public policy decisions at all levels of Government.

I am first and foremost a researcher with a strong and proven commitment to evidence-based policymaking. I have demonstrated this through over two decades of work on data-driven and community-informed housing policy: from my work in local government to my work at HUD, as a graduate student in law and urban planning, a legal research fellow and adjunct professor at NYU, and mostly recently for almost 7 years as a senior researcher at the Urban Institute.

In all of my work, I have applied independent, unbiased, and objective research to help ensure that our public policies are rooted in evidence, maximize the impact of limited resources, and respond to the realities of people and communities on the ground.

I am also passionate about bringing together researchers, practitioners, and policymakers to identify evidence-based and data-driven policy solutions to our Nation's housing and community development challenges. I firmly believe that rigorous research can provide diverse stakeholders a common frame through which to assess problems and a shared foundation to find solutions.

Thank you for the opportunity to testify before you today. I look forward to your questions.

STATEMENT FOR COMPLETION BY PRESIDENTIAL NOMINEES
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Name:	Greene (Last)	Solomon (First)	Jeffrey (Other)	
Position to which nominated:	Assistant Secretary for Policy Development and Research, U.S. Department of Housing and Urban Development			
Date of nomination:	April 27, 2021			
City of Residence:	Washington, DC			
Education*:	Institution	Dates Attended	Degrees Received	Dates of Degree
	Yale Law School	2000 to 2003	Juris Doctor	2003
	UC Berkeley	1999 to 2003	Master of City Planning	2003
	Stanford University	1993 to 1996	Bachelor of Arts	1996
	Haverford College	1991 to 1992	None	
	Rondout Valley High School	1987 to 1991	High School Diploma	1991
*Nominees should provide information for all institutions attended, whether or not the nominee was granted a degree by the institution				
<b>Honors and awards:</b> List below all scholarships, fellowships, honorary degrees, military medals, honorary society memberships and any other special recognitions for outstanding service or achievement.				
Yale Law School:				
Senior Editor, <i>Yale Law Journal</i>				
Editor, <i>Yale Journal of International Law</i>				
Editor, <i>Yale Law and Policy Review</i>				
Corker Fellow and Teaching Assistant, Civil Procedure				
Edgar Cullen Prize for the Best Student Paper				
UC Berkeley:				
California Planning Foundation Outstanding Student Award				
Stanford University:				
Public Service Scholar, Haas Center for Public Service				
Phi Beta Kappa Society				

Graduated with Highest Honors and Distinction  
 Firestone Award for Excellence in Social Science Research  
 John Gardner Fellowship for Public Service Leadership

**Other:**

American Planning Association Award for Planning Excellence

**Memberships:** List below all memberships and offices held in professional, fraternal, business, scholarly, civic, social, charitable and other organizations.

Organization	Office Held (if any)	Dates of Membership
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American Bar Association COVID-19 Task Force, member of the Evictions Committee, 2020-present		
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Up for Growth, member of the national Advisory Board, 2019-present		
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University of Maryland, member of the Technical Advisory Committee for the Urban Studies and Planning Program, 2019-present.		
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National Housing Law Project, member and vice chair of the Board of Directors, 2016-present.		
--	--	--

Aspen Institute, member of the Working Group on Innovation and Regulation, 2016-2017.		
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U.S. National Committee for Habitat III, member and co-chair of subcommittee on the U.S. National Habitat Report, 2015-2016.		
--	--	--

Neighborhood Funders Group, member of Board of Directors, 2010-2014.		
--	--	--

Hearth Homes Community Building, founding member of Board of Directors, 1997-1999.		
--	--	--

**Employment record:** List below all positions held since graduation from college including the title or description of job, name of employer, location of work, and inclusive dates of employment.

Senior Fellow, The Urban Institute, Washington, DC, 11/2014-present
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Volunteer Member, PT Fund, Inc. (Biden-Harris Presidential Transition), Agency Review Team for the U.S. Department of Housing and Urban Development and the Federal Housing Finance Agency, 11/2020 to 01/2021 (unpaid)
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Senior Advisor, U.S. Department of Housing and Urban Development, Washington, DC, 01/2014-11/2014
---

Adjunct Professor, NYU Wagner Graduate School of Public Service, New York, NY, 2010-2014
--

Senior Program Officer, Open Society Foundations, New York, NY, 2008-2013
---

Law Fellow, NYU Furman Center for Real Estate and Urban Policy, New York, NY, 2005-2008
---

Litigation Associate, Munger, Tolles & Olson, Los Angeles, CA, 2004-2005
--



Law Clerk, Hon. Dorothy W. Nelson, U.S. Court of Appeals, Ninth Circuit, Pasadena, CA, 2003-2004

Summer Associate, Cleary, Gottlieb, Steen & Hamilton, New York, NY, Summer 2003

Summer Associate, Munger, Tolles & Olson, New York, NY, Summer 2002

Schell Human Rights Fellow, The World Bank Institute, Washington, DC, Summer 2001

Community Relations Director, Mission Housing Development Corporation, San Francisco, CA, 1997- 1999

John Gardner Fellow, Mayor's Office of Housing, San Francisco, CA, 1996-1997

**Government Experience:** List any experience in or direct association with Federal, State, or local governments including any advisory, consultative, honorary or other (including part-time) service or positions.

Name of Government Entity	Position	Dates of Service
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U.S. Department of Housing and Urban Development, Senior Advisor,		01/2014-11/2014
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U.S. Court of Appeals for the Ninth Circuit, Law Clerk,		2003-2004
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Mayor's Office of Housing, John Gardner Fellow,		1996-1997
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**Published writings:** List the titles, publishers and dates of books, articles, reports and other published materials you have written. The list should include any publicly accessible publications on the internet in the past ten years, including appropriate URLs for any posts on blogs you maintained or contributed to, and URLs for any other significant internet-based postings during that same period. If available, provide the Committee with **one digital copy** of each of the writings you list.

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Greene, Solomon, Brett Theodos, Kathryn Reynolds, Brady Meixell, Martha Fedorowicz. *Opportunity Zone Community Impact Assessment Tool* (Urban Institute data tool, January 2020).

Data tool available at <https://www.urban.org/oztool>

Greene, Solomon, Brady Meixell, and Ruth Gourevitch. *Opportunity Zoning: An Inside Look at How Three Cities are Aligning a New Tax Incentive with Land-use Plans to Revitalize Neighborhoods* (Urban Institute feature, July 2019).

Digital feature available at <https://www.urban.org/features/opportunity-zoning>

Greene, Solomon. *Zoning Matters: How Land Use Policies Shape Our Lives*. (How Housing Matters video, June 2019).

Video available at <https://howhousingmatters.org/articles/zoning-matters-how-land-use-policies-shape-our-lives/>

Poethig, Erika, Solomon Greene, Christina Stacy, Tanaya Srin, and Brady Meixell. *Measuring Inclusion in America's Cities* (Urban Institute feature and data tool, April 2018).

Digital feature and data tool available at <https://apps.urban.org/features/inclusion/>

#### **Speeches and presentations:**

List all of the formal speeches and presentations (e.g., PowerPoint) you have delivered during the past ten years which are on topics relevant to the position for which you have been nominated, including dates. If available, provide the Committee with **one digital copy** of each formal speech and presentation. If text is no longer available, list the date, place, and organization or group to whom you made the speech or presentation.

National Center for State Courts, Tiny Chat 49: Eviction Diversion (video, April 27, 2021). Presented research on state and local eviction prevention and diversion programs.

Video available at [https://www.ncsc.org/newsroom/public-health-emergency/tiny-chats?SQ\\_VARIATION\\_28424=0](https://www.ncsc.org/newsroom/public-health-emergency/tiny-chats?SQ_VARIATION_28424=0)

- Urban Institute, The Renters and Rental Market Crisis Working Group (webinar, April 21, 2021). Presented research on state and local eviction prevention and diversion programs.  
*Slides available at* <https://www.urban.org/renters-and-rental-market-crisis-working-group/covid-related-data-analysis-and-presentations>
- Urban Institute, The Renters and Rental Market Crisis Working Group (webinar, April 7, 2021). Presented research on zoning reform.  
*Slides available at* <https://www.urban.org/renters-and-rental-market-crisis-working-group/covid-related-data-analysis-and-presentations>
- Aspen Institute and Shared Prosperity Partnership, How Can Cities Make the Most of New Federal Actions? (webinar, March 17, 2021). Panelist.  
*Video available at* <https://www.aspeninstitute.org/videos/how-can-cities-make-the-most-of-new-federal-actions/>
- Urban Institute, Evidence to Action: Advancing Fair Housing and Racial Equity through Federal Housing Policy (webinar, March 5, 2021). Panelist.  
*Video available at* <https://www.urban.org/events/advancing-fair-housing-and-racial-equity-through-federal-housing-policy>
- Urban Institute, The Renters and Rental Market Crisis Working Group (webinar, September 9, 2020). Presented on CDC eviction moratorium.  
<https://www.urban.org/renters-and-rental-market-crisis-working-group/urban-research-on-the-rental-crisis>
- Asset Funders Network, Expert Insights: Preventing Evictions in Communities of Color During COVID-19 (webinar, August 25, 2020). Presented research on “COVID-19 and Structural Racism in Rental Housing.”  
*Slides available at* <https://assetfunders.org/resource/expert-insights-preventing-evictions-in-communities-of-color-during-covid-19/>
- Neighborhood Funders Group, Funder Briefing (webinar, August 19, 2020). Presented research on “COVID-19 and Structural Racism in Rental Housing.”
- Urban Institute, The Renters and Rental Market Crisis Working Group (webinar, July 15, 2020). Presented research on “COVID-19 and Racial Disparities in Housing.”  
*Slides available at* <https://www.urban.org/renters-and-rental-market-crisis-working-group/urban-research-on-the-rental-crisis>
- Cloudera Foundation, Virtual Speaker Series (webinar, July 30, 2020). Presented research on “Zoning, Racial Segregation and Health.”
- Kresge Foundation, “Urban Institute’s Solomon Greene describes the Shared Prosperity Partnership and inclusion in cities” (video, July 23, 2020).  
*Video available at* <https://www.youtube.com/watch?app=desktop&v=Tw7PvycSwIE>
- Policy Academies, Research Seminar (webinar, July 14, 2020). Taught seminar on “Zoning, Racial Segregation and Health.”

- New Deal Forum, National Policy Briefing (webinar, July 9, 2020). Presented research on “COVID-19 and Racial Disparities in Rental Housing.”
- New York University Furman Center for Real Estate and Urban Policy, Summer Research Seminar (webinar, July 1, 2020). Presented research on “COVID-19 and Racial Disparities in Rental Housing.”
- Academy Health, 2020 Sharing Knowledge to Build a Culture of Health (webinar, June 23, 2020). Presented research on COVID-19 and rental payments in panel on “Racism, COVID-19 and Housing.”  
Video available at <https://academyhealth.org/events/2020-06/webinar-racism-covid-19-and-housing>
- Urban Institute, The Renters and Rental Market Crisis Working Group (webinar, May 20, 2020). Presented research on state and local emergency rental assistance programs in response to COVID-19 pandemic.  
Slides available at <https://www.urban.org/renters-and-rental-market-crisis-working-group/urban-research-on-the-rental-crisis>
- University of California at Berkeley, Tech & The City Colloquium (webinar, May 6, 2020). Taught seminar on “Technological Innovation and Inclusive Growth in Cities.”
- Robert Wood Johnson Foundation, Sharing Knowledge Conference (Jackson, MS, March 5, 2020). Presented research on zoning at panel on “Health, Housing, and Racial Healing.”
- National Low-Income Housing Coalition, National Policy Briefing (webinar, May 4, 2020). Presented research on state and local emergency rental assistance programs in response to COVID-19 pandemic.
- Mission Investors Exchange, Virtual Learning Series (webinar, February 12, 2020). Organized session on “Measuring Beyond ROI” and presented on Opportunity Zone Community Impact Assessment Tool.  
More information available at <https://missioninvestors.org/events/virtual-learning-opportunity-measuring-beyond-roi-opportunity-zone-lessons-cleveland>
- Urban Institute, Using Opportunity Zones to Advance Community Priorities (webinar, January 27, 2020). Presented on Opportunity Zone Community Impact Assessment Tool.  
Video available at <https://www.urban.org/events/webinar-using-opportunity-zones-advance-community-priorities>
- University of Chicago, Urban America Forward 2019: Equity Solutions in Place (Chicago, IL, November 19, 2019). Organized and moderated plenary session on “Emerging Practices in the Field of Inclusive Growth.”  
More information available at <https://www.urbanamericaforward.com/agenda>
- National Low-Income Housing Coalition, National Policy Briefing (Washington DC, November 14, 2019). Presented research on zoning innovation and racial equity.
- Association for Public Policy Analysis and Management, 41<sup>st</sup> Annual Fall Research Conference (Denver, CO, November 7, 2019). Presented research on “Inclusive Recovery in US Cities” in panel on “Economic Inclusion, Immigrants, and Young People of Color.”  
More information available at <https://appam.confex.com/appam/2019/webprogram/Session13237.html>
- Association for Public Policy Analysis and Management, 41<sup>st</sup> Annual Fall Research Conference (Denver, CO, November 7, 2019). Chaired and moderated panel on “Causes and Consequences of Residential Segregation.”

*More information available at <https://appam.confex.com/appam/2019/webprogram/Session12673.html>*

Urban Institute and John D. and Catherine T. MacArthur Foundation, Foundations for the Future of Housing Conference (Chicago, IL, October 30, 2019). Organized and moderated session on “Leveraging Land Use for Fair and Affordable Housing.”

*More information available at <https://www.housingfuture.org/>*

Urban Institute, Summit on Reimagining Housing: Closing the Equity and Supply Gaps (Washington, DC, October 23, 2019). Organized and moderated panel on “Rethinking the City.”

*Video available at <https://www.urban.org/events/reimagining-housing-closing-equity-and-supply-gaps>*

Fordham Law School, Understanding the Impacts of State Preemption on Housing and Equity (New York, NY, October 7, 2019). Organized and moderated panel on “Research to Action: Applying Research to Inform State Housing Policies and Preemption.”

Central Valley Community Foundation and James Irvine Foundation, Launch of Fresno DRIVE Initiative (Fresno, CA, July 18, 2019). Opening keynote speaker.

Alliance for Housing Solutions, 2019 Leckey Forum: Planning for Equity and Opportunity (Arlington, VA, June 5, 2019). Presented on innovation in local land use regulations to reduce segregation and improve access to affordable housing.

*Video available at <https://www.allianceforhousingolutions.org/blog/2019-leckey-forum-videos>*

Housing Partnership Network, Annual Policy Meeting (Washington, DC, June 21, 2019). Presented on Next50 Catalyst Brief on “What would it take to ensure quality affordable housing for all in communities of opportunity” and federal housing policy proposals.

Urban Institute, Next50 Changemakers Forum (Washington, DC, May 15, 2019). Organized and moderated Zoning Innovation Knowledge Lab.

*More information available at <https://next50.urban.org/next50-knowledge-labs>*

Local Solutions Support Center and ChangeLab Solutions, From Research to Action State Preemption Roundtable (Chicago, IL, May 2019). Organized and moderated panel on “Impacts of State Preemption on Local Efforts to Increase Economic Opportunity and Advance Equity.”

Urban Affairs Association, 2019 Annual Conference (Los Angeles, CA, April 2019). Organized and moderated panel on “Race, Research and the New Politics of Zoning.”

*More information available at <https://2019uaaannualconference.sched.com/event/IJRO/fr94003-race-research-and-the-new-politics-of-zoning>*

Arlington Community Foundation, Shared Prosperity Arlington Roundtable (Arlington, VA, April 2019). Moderated panel on “Models of Cross-Sector Collaboration.”

Kresge Foundation and MKE United, Shared Prosperity Milwaukee Roundtable (Milwaukee, WI, February 2019). Presented research on racial and economic segregation in Milwaukee.

Open Society Foundations and Local Solutions Support Center, Funder Briefing on Progress on Preemption (New York, NY, January 2019). Presented research on “Understanding Local Impacts of State Preemption.”



- American University, Urban Speaker Series (Washington, DC, November 2018). Presented on research on “Inclusive Recovery in US Cities.”
- Kresge Foundation, Shared Prosperity Memphis Roundtable (Memphis, TN, October 2018). Presented research on “Building Blocks for Inclusive Recovery.”
- Capital One, 2018 Reimagine Communities Summit (Plano, TX, October 3, 2018). Organized and moderated panel on harnessing big data to improve access to opportunity.  
*More information available at <https://www.urban.org/events/2018-reimagine-communities-symposium-harnessing-technology-increase-access-opportunity> and <https://dallasinnovates.com/recap-capital-ones-reimagine-communities-symposium/>*
- Local Solutions Support Center and ChangeLab Solutions, From Research to Action State Preemption Roundtable (Phoenix, AZ, October 2018). Presented research on impacts of state preemption on racial equity.
- Central Valley Community Foundation, Shared Prosperity Fresno Roundtable (Fresno, CA, August 2018). Presented research on “Building Blocks for Inclusive Recovery.”
- Urban Institute, Innovation for Inclusion Summit (Washington, DC, June 2018). Closing speaker.  
*Video available at <https://www.urban.org/events/innovation-inclusion-summit-harnessing-technology-create-more-equitable-cities>*
- National Fair Housing Alliance, National Conference on the 50<sup>th</sup> Anniversary of the Fair Housing Act (Washington, DC, June 2018), Moderator of session on “Separate and Unequal: How Will America Overcome Pervasive Discrimination and Segregation.”  
*More information available at <http://fhact50.org/wp-content/uploads/2018/06/Final-2018-Conference-Program-Booklet-6-5-18.pdf>*
- Urban Institute and U.S. Partnership on Mobility from Poverty, “Opportunity Neighborhoods: Building the Foundation for Economic Mobility in America’s Metros” (webinar, March 1, 2018). Presented research  
*Video available at <https://www.mobilitypartnership.org/blog/webinar-opportunity-neighborhoods>*
- Lincoln Institute of Land Policy, Equitable Cities Workshop (Cambridge, MA, May 2017). Workshop organizer and moderator of session on “Using Data and Indicators to Advance Equity in Cities.”
- George Washington University School of Law, Sustainable Communities Law and Policy Seminar (Washington, DC, April 2017). Lecturer on “International Initiatives for Sustainable Communities.”
- Urban Institute, Giving Innovation Summit (Washington, DC, March 2017). Moderator for session on “Reimagining Philanthropic Resources.”  
*Video available at <https://www.urban.org/events/giving-innovation-summit>*
- United Nations, Habitat III Conference (Quito, Ecuador, October 18 2016). Organizer and presenter for official session on “Localizing the SDGs: How Cities Can Help Achieve the 2030 Agenda.”  
*More information available at <https://www.oecd.org/gov/localising-the-sdgs-agenda.pdf>*
- Next City, World Stage at Habitat III (Quito, Ecuador, October 2016). Organizer and moderator for session on “Inclusive Economies in Slow-Growth and Shrinking Cities.”  
*More information available at <https://nextcity.org/habitat3>*

Ford Foundation, UN General Assembly Side Event on Philanthropy as Partner in Achieving the Sustainable Development Goals (New York, September 21, 2016). Panel speaker in session on “Collaboration on the SDGs in High-Income Countries.”

*More information available at* <https://www.rockpa.org/wp-content/uploads/2016/09/Agenda-for-SDG-Philanthropy-Platform-Convergence-Event-9-21-2016-FINAL.pdf>

George Mason University, Asia Executive Development Program (Washington, DC, September 2016). Lecturer on “Governing U.S. Cities.”

U.S. Department of Housing and Urban Development, After Quito: Implementation of the New Urban Agenda (Washington, DC, July 2016). Discussant for session on “Monitoring and Financing the Habitat III New Urban Agenda.”

*More information available at* <https://www.huduser.gov/portal/sites/default/files/pdf/New-Urban-Agenda-Following-Habitat-III.pdf>

National Fair Housing Alliance, Annual Conference (Washington, DC, June 2016). Presenter for session on “Where We’ve Been and How to Move Fair Housing Policy Forward: The 2016 Presidential Election and its Consequences for Housing Opportunity in the United States.”

Woodrow Wilson International Center for Scholars, Roundtable on Localizing the SDGs: How Cities Can Help Achieve the 2030 Agenda (Washington, DC, April 25, 2016). Organizer and moderator for panel on “Building a Local SDG Infrastructure.”

*Video available at* <https://www.wilsoncenter.org/event/localizing-the-sdgs-how-cities-can-help-achieve-the-2030-agenda>

National Housing Law Project, Annual Conference (Oakland, CA, December 2015). Opening panel speaker and moderator.

*More information available at* <https://www.nhlp.org/about/housing-justice-network-conference/2015-hjn-meeting-materials/>

Open Society Foundations, Expert Roundtable on Open Society and the City (New York, NY, May 2015). Presenter in session on “Philanthropy in the City.”

Aspen Institute, Towards a Better Place conference on Place-Based Philanthropy (Aspen, September 8, 2014). Presenter in session on “Funder Collaboration in Place.”

*More information available at* [https://www.collectiveimpactforum.org/sites/default/files/Towards\\_a\\_Better\\_Place\\_Conference\\_Report.pdf](https://www.collectiveimpactforum.org/sites/default/files/Towards_a_Better_Place_Conference_Report.pdf)

Organisation for Economic Co-operation and Development (OECD), Expert Roundtable on Measuring Regional Well-Being (Paris, February 2014). Official U.S. delegate and presenter in session on “Regional Indicators for Sustainable Development in the U.S.”

Public Architecture, Design Access Summit (San Francisco, February 2014). Moderator for session on “Partnering with Anchor Institutions to Promote Inclusive Economic Growth.”

New York University, Integration Research Initiative Roundtable (New York, September 2013). Moderator for session on “The Role of Public Policy in Promoting Residential Integration.”

Ford Foundation, Regional Convening on Promoting Regional Housing Opportunity (New York, September 2013). Closing keynote speaker.

Federal Reserve Bank of San Francisco, Conference on Fair Housing and Community Development (San Francisco, November 2012). Opening keynote speaker.

UN-HABITAT World Urban Forum (Naples, September 2012). Member of official U.S. delegation and presenter in session on "Lessons Learned from the U.S. Foreclosure Crisis: Strategies to Bring Back Vacant Housing."

Clinton Global Initiative America, Annual Conference (Chicago, June 2012). Member of Planning Committee and facilitator of discussions in Housing Recovery Working Group.

Ford Foundation, "Solomon Greene on urban development today" (video, July 26, 2011)  
Video available at <https://www.fordfoundation.org/about/library/multimedia/flip-cam-interview-solomon-greene-on-urban-development-today/>

U.S. Department of Housing and Urban Development, National Healthy Homes Conference, (Denver, June 2011). Presenter in session on "Partnering with Philanthropy."

Federal Reserve Bank of San Francisco, Conference on Foreclosure on Communities of Color, (San Francisco, April 2011). Conference organizer and opening remarks.

Federal Reserve Bank of Richmond, Conference on Disparate Impact in Consumer Finance, (Baltimore, September 2010). Plenary speaker.

Association of Collegiate Schools of Planning, Annual Conference (Milwaukee, October 2007). Presented peer-reviewed research on "Neighborhood Effects of Concentrated Mortgage Foreclosures."

**Public statements:** List all public statements you have made during the past ten years which are on topics relevant to the position for which you have been nominated, including dates. Whenever possible, provide the Committee with finding aids (such as citations, internet URLs, etc.) for each statement.

I have no additional public statements apart from those listed in the preceding sections.

**Social media usernames:** Please provide a list of all of your currently active social media usernames (e.g., Facebook, Instagram, Twitter, etc.), and any usernames for any inactive accounts you have used within the previous ten years.

LinkedIn: [solomonjgreene](#)

Twitter: [metrosolomon](#)

Facebook: [slomotion](#)

**Political affiliations activities:** List memberships and offices held in and services rendered to all political parties or election committees during the last ten years.

List all public offices, if any, for which you have been a candidate in the past ten years.

Name of Office	Elected/Appointed Candidate Only	Year(s) Election Held or Appointment Made	Terms of Service (if applicable)
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Volunteer Member of the Housing and Community Development Committee and Co-Chair of the Fair Housing Policy Subcommittee, Biden for President, 08/2020 to 11/2020			
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**Political contributions:** Itemize all political contributions which exceed \$200 or which aggregate to over \$200 in a calendar year to any individual, campaign organization, political party, political action committee or similar entity during the last ten years and identify specific amounts, dates, and names of recipients.

I have not made any political contributions which exceed \$200 or which aggregate to over \$200 in a calendar year to any individual, campaign organization, political party, political action committee or similar entity during the last ten years.

**Qualifications:** State fully your qualifications to serve in the position to which you have been named. (attach sheet)

Please see appendix included below.

**Future Employment relationships:** 1. Indicate whether you will sever all connections with your present employer, business firm, association or organization if you are confirmed by the Senate.

Yes

2. As far as can be foreseen, state whether you have any plans after completing government service to resume employment, affiliation or practice with your previous employer, business firm, association or organization

None

3. Has anyone made a commitment to employ you after you leave government service?

No

4. Do you expect to serve the full term for which you have been appointed?

Yes

**Potential conflicts of interest:** 1. Describe any financial arrangements or deferred compensation agreements or other continuing dealings with business associates, clients or customers who will be affected by policies which you will influence in the position to which you have been nominated.

**In connection with the nomination process, I have consulted with the Office of Government Ethics and HUD's Office of Ethics and Appeals to identify potential**



**conflicts of interest. Any potential conflicts of interest will be resolved in accordance with the terms of my ethics agreement.**

2. List any investments, obligations, liabilities, or other relationships which might involve potential conflicts of interest with the position to which you have been nominated.

**In connection with the nomination process, I have consulted with the Office of Government Ethics and HUD's Office of Ethics and Appeals to identify potential conflicts of interest. Any potential conflicts of interest will be resolved in accordance with the terms of my ethics agreement.**

3. Describe any business relationship, dealing or financial transaction (other than tax paying) which you have had during the last ten years with the Federal Government, whether for yourself, on behalf of a client, or acting as an agent, that might in any way constitute or result in a possible conflict of interest with the position to which you have been nominated.

**In connection with the nomination process, I have consulted with the Office of Government Ethics and HUD's Office of Ethics and Appeals to identify potential conflicts of interest. Any potential conflicts of interest will be resolved in accordance with the terms of my ethics agreement.**

4. List any lobbying activity during the past ten years in which you have engaged in for the purpose of directly or indirectly influencing the passage, defeat or modification of any legislation at the national level of government or affecting the administration and execution of national law or public policy.

**I have not engaged in any lobbying activity during the past ten years.**

5. Explain how you will resolve any conflict of interest that may be disclosed by your responses to the items above.

**In connection with the nomination process, I have consulted with the Office of Government Ethics and HUD's Office of Ethics and Appeals to identify potential conflicts of interest. Any potential conflicts of interest will be resolved in accordance with the terms of my ethics agreement.**

**Tax compliance  
and bankruptcy:**

1. In the past ten years, have you and your spouse (if applicable) filed and paid all taxes (federal, state, and local) as of the date of your nomination? Indicate if you filed as 'married filing separately.'

**Yes**

2. In the past ten years, have you been required to make any back tax payments? If so, indicate if you have made any back tax payments and provide full details.

**No**

3. Has a tax lien or other collection procedure(s) been instituted against you or your spouse (if applicable) by federal, state, or local authorities? If so, provide full details.

No

4. In the past ten years, have you or your spouse (if applicable) ever been the subject of any audit, investigation, or inquiry for federal, state, or local taxes? If so, provide full details.

No

5. Were all your Federal, State, local, and other tax returns and tax liabilities of any kind current (filed and paid when due) as of the date of your nomination? If not, provide details.

Yes

6. Have you ever filed for bankruptcy? If so, provide details.

No

**Civil, criminal and  
investigatory  
actions:**

1. Have you ever been the subject of a complaint or been investigated, disciplined, or otherwise cited for a breach of ethics for unprofessional conduct before any court, administrative agency (e.g. an Inspector General's office), professional association, disciplinary committee, or other ethics enforcement entity at any time? If so, provide details, regardless of outcome.

No

2. Have you ever been investigated, arrested, charged, or held by any Federal, State, or other law enforcement authority for a violation of any Federal, State, county or municipal law, regulation, or ordinance, other than a minor traffic offense? If so, provide details.

No

3. Have you ever been involved as a party in interest in any administrative agency proceeding, or civil litigation other than a divorce proceeding? If so, provide details.

No

4. Have you ever been convicted (including pleas of guilty or nolo contendere) of any criminal violation other than a minor traffic offense? If so, provide details.

No

**Other information:** Please advise the Committee of any additional information, favorable or unfavorable, which you believe should be considered in connection with your nomination.

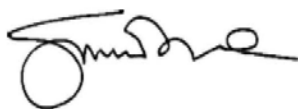
N/A

**Public records search:** Do you consent to allow Committee staff to conduct a public records search on you using appropriate search tools? (including Westlaw, Lexis, etc.)

Yes

The undersigned certifies that the information contained in the public statement to the Committee is true and correct.

Signed:

A handwritten signature in black ink, appearing to be "Tommy" or similar, written over a large circular mark.

Date: May 26, 2021

### Appendix: Statement of Qualifications

I have dedicated my career to providing public and private sector leaders and community organizations with the data and knowledge they need to strengthen neighborhoods, close housing affordability gaps, reverse racial and economic inequities, and improve economic mobility. I highlight here three aspects of my career and qualifications that I believe best equip me to lead the Office of Policy Development and Research (PD&R) if confirmed.

First, I develop and lead rigorous research and I am a nationally recognized expert across a broad range of housing and urban development issues. This will enable me to not only advance major research projects within PD&R but also link to the broader research community, of which I am a longstanding and respected member. In my current role as a Senior Fellow at the Urban Institute, I have published over thirty research reports and briefs that cover such diverse topics relevant to HUD's mission as evaluating state and local protections for housing choice voucher holders to elevating lessons from eviction prevention and diversion programs that have been created in response to the COVID-19 pandemic.

My research and policy expertise cover not only the breadth of HUD programs, but also how public policies at all levels of government influence housing and real estate markets, community development, neighborhood change, and regional economic development. My recent research focuses on how easing regulatory barriers and harnessing technological innovation can unlock housing supply and support more equitable development patterns.

Second, I am adept at applying data and evidence to support policy decisions and innovation in real time. I design research that is responsive to policymakers needs, and I consistently tease out the implications of research findings to address pressing policy challenges. Beyond my own research, I bring together researchers, practitioners, and policymakers to work together to identify evidence-based and data driven policy solutions to our nation's housing challenges and cross-cutting community and economic development challenges in urban areas.

For several years, I have led the Urban Institute's work advising local leaders on inclusive growth strategies through the Shared Prosperity Partnership. In this role, I have provided data-driven insights on local challenges and helped create new cross-sector tables to identify priorities and design solutions. More recently, I have launched a new Housing Crisis Research Collaborative, which brings together four of the nation's leading housing policy research institutions to produce timely and actionable research and provide policymakers with the data and analysis they need to design and implement effective and equitable housing policies.

These experiences and my approach to research would allow me to effectively lead PD&R through a rapidly evolving housing crisis and ensure its data and research supports not only decision-making within the agency, but also across agencies and the federal government, as well as among the state and local actors who rely on HUD for data, insight, and best practice.

Finally, I am a dedicated public servant committed to serving people and communities who face the greatest barriers to housing and economic opportunity. I started my career working for the Mayor's Office of Housing in San Francisco soon after the federal government adopted sweeping reforms to welfare and public benefit programs. I was tasked with working with diverse local stakeholders to identify how these reforms would affect housing access and affordability for the city's most housing-insecure residents, and design local policies and programs to reduce evictions, prevent homelessness and strengthen safety nets. Through that experience, I grew to appreciate the value of local coalition-building, as well as the need for federal, state and local policies to align to effectively address poverty and eliminate barriers to upward mobility.

Since then, I have worked with (and eventually for) HUD throughout most of my career. I helped organize residents and neighbors in support of HUD-funded affordable housing developments when I served as the Community Relations Director at Mission Housing Development Corporation. I have been a consumer of HUD research and user of HUD data during my time as a Law Fellow at NYU Furman Center for Real Estate and Urban Policy. I was a partner to HUD and supported HUD grantees as a Senior Program Officer at the Open Society Foundations. I was grateful for the opportunity to serve as a Senior Advisor in PD&R before joining the Urban Institute and honored to be tapped to serve on the HUD Agency Review Team for the Biden-Harris Presidential Transition.

I believe these experiences would allow me to gain the respect of HUD leadership, staff, grantees and partners, and to be effective from day one in the role of HUD Assistant Secretary for Policy Development and Research if be confirmed by the Senate.

**RESPONSES TO WRITTEN QUESTIONS OF CHAIRMAN BROWN  
FROM JULIA R. GORDON**

**Q.1.** Where have you excelled in past positions in attracting, hiring, and promoting people of color in positions in your organization? Where might there be room for improvement?

**A.1.** Hiring and retaining a diverse workforce at the Federal Housing Administration is of utmost importance to me. Throughout my career, I have prioritized recruiting people of color as well as women, since both of these demographic groups are underrepresented in the housing finance field. As the President of the National Community Stabilization Trust (NCST), I have made several key changes in how NCST's job descriptions are written to support hiring more people of color, such as including salary ranges rather than advertising "salary commensurate with experience" as is typical in the nonprofit sector; allowing work experience to substitute for college experience; and listing the position in channels aimed specifically at people of color. There is significant room for improvement in making the housing finance field attractive to young people of color. We need to highlight the connection between housing and racial equity and to showcase the impactful nature of our work on communities.

**Q.2.** What specific measures will you use to evaluate the success of the U.S. Department of Housing and Urban Development in understanding and addressing the needs of Black, Indigenous, and people of color (BIPOC)? And, will you work with the Secretary and senior officials to keep Congress apprised, as appropriate, on the progress being made on these measures?

**A.2.** The strength and vitality of BIPOC communities are central to HUD's mission and to Secretary Fudge's goals for her tenure. I will work with her to ensure that FHA's programs are operating with equitable outcomes in mind and meeting the needs of the people and communities we serve best. I am deeply committed to this mission, and to keeping Congress apprised of our successes, progress, and any needs we have to fulfill these goals if I am confirmed.

**Q.3.** What is your plan for creating an inclusive working environment for employees within your office?

**A.3.** If confirmed, I will make it a priority to build and maintain an inclusive working environment at FHA. While FHA already has a very high percentage of BIPOC staff, an inclusive working environment goes beyond statistics. Under my management, decision-making processes will be broad-based, reaching into the career staff as well as outside FHA when appropriate. Additionally, I will make it a priority to provide employees with effective training and coaching around diversity and discrimination, and I will work with the relevant offices at HUD to ensure that any instances of harassment or discrimination are addressed swiftly.

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**RESPONSES TO WRITTEN QUESTIONS OF SENATOR TOOMEY  
FROM JULIA R. GORDON**

**Q.1.** *Congressional oversight*—Please provide your philosophy on how HUD will approach and respond to Congressional information

requests (both for documentary information and oral testimony), if you are confirmed.

**A.1.** I recognize that Congress plays an important oversight role regarding executive branch activities, and I pledge to thoughtfully consider all Congressional information requests, recognizing the importance of transparency in Government. If confirmed, I pledge to work through the accommodations process to comply with Congressional requests for information to the fullest extent consistent with the constitutional and statutory obligations of the executive branch.

**Q.2.** If confirmed, do you intend to respond to information requests differently depending on who is making the Congressional information request (whether it's the chair of the Congressional committee, the Ranking Member, or another member of Congress)? Please answer "yes" or "no." If your answer is "yes," please explain.

**A.2.** I recognize that Congress plays an important oversight role regarding executive branch activities, and I pledge to thoughtfully consider all Congressional information requests, recognizing the importance of transparency in Government. If confirmed, I pledge to work through the accommodations process to comply with Congressional requests for information to the fullest extent consistent with the constitutional and statutory obligations of the executive branch.

**Q.3.** Will you commit that, if confirmed, you will timely respond to and fully comply with all information requests from me? Please answer "yes" or "no." If your answer is "no," please explain.

**A.3.** I recognize that Congress plays an important oversight role regarding executive branch activities, and I pledge to thoughtfully consider all Congressional information requests including from any member, recognizing the importance of transparency in Government. If confirmed, I pledge to work through the accommodations process to comply with Congressional requests for information to the fullest extent consistent with the constitutional and statutory obligations of the executive branch.

**Q.4.** Will you commit that, if confirmed, you will make yourself and any other HUD employee expeditiously available to provide oral testimony (including but not limited to briefings, hearings, and transcribed interviews) to the Committee on any matter within its jurisdiction, upon the request of either the Chairman or Ranking Member? Please answer "yes" or "no." If your answer is "no," please explain why.

**A.4.** I recognize that oral testimony plays an important role in Congress' important oversight responsibilities regarding executive branch activities. If confirmed, I commit to brief or testify regarding Congressional requests consistent with this important oversight function.

**Q.5.** Do you believe that HUD may assert any privileges or other legal justifications to withhold information (whether records or oral testimony) from Congress? Please answer "yes" or "no."

**A.5.** My understanding is that any determination as to whether HUD has an applicable privilege or other justification to withhold

information from Congress would be made by the Office of General Counsel. Should I be confirmed, and should such a question arise during my tenure, I would consult closely with that office.

**Q.6.** If you answered “yes” to the preceding question, please list every such privilege or other legal justification and provide the legal basis for why you believe HUD may use such privilege or legal justification to withhold information from Congress.

**A.6.** As noted above, any determination as to whether HUD has an applicable privilege or other justification to withhold information from Congress would be made by the Office of General Counsel and identified clearly as such at that time.

**Q.7.** In an effort to be open and transparent with Congress and the public, will you commit not to assert any such privilege or legal justification against Congress that you listed above? If not, why not? If so, please identify all such privileges or legal justifications that you will commit to not assert against Congress.

**A.7.** If confirmed, I would work with the Office of General Counsel to ensure that I am complying with any and all legal requirements.

**Q.8.** *Barriers to Affordable Housing*—In January 2021, HUD released a report entitled “Eliminating Regulatory Barriers to Affordable Housing: Federal, State, Local, and Tribal Opportunities”, which “identifies many Federal regulations and practices that could be revised to eliminate unnecessary burdens to providing Americans with affordable, safe, quality places to live, including opportunities to make sustainable home ownership more achievable.”<sup>1</sup> Which of the report’s recommendations do you agree with?

**A.8.** The report you reference is a comprehensive document identifying myriad opportunities, many of which I would like to explore more if given the opportunity to serve. If confirmed, I would be happy to discuss these recommendations with your office in more detail as I learn more about each of the areas addressed.

**Q.9.** The January 2021 HUD report on barriers to affordable housing described regulatory and sub-regulatory changes to modernize Davis–Bacon.<sup>2</sup> Do you support and will you work to implement any administrative reforms to update Davis–Bacon?

**A.9.** If confirmed, I would follow the Secretary’s leadership and would support, as needed, working with DOL to further assess ways in which the Federal Government can streamline Davis–Bacon rules and regulations while maintaining the integrity of the law.

**Q.10.** *Multifamily Application queue*—In recent months, the wait times for HUD Multifamily applications to be processed has tripled, and in some cases, quadrupled. If this continues, it could shrink the supply of affordable and workforce rental units. How will you address the wait times for HUD Multifamily applications? What steps will you take to ensure that HUD Multifamily can adequately respond to expansion and contraction in the future?

<sup>1</sup>HUD, “Eliminating Regulatory Barriers to Affordable Housing: Federal, State, Local, and Tribal Opportunities”, (Jan. 19, 2021), available at <https://www.huduser.gov/portal/portal/sites/default/files/pdf/eliminating-regulatory-barriers-to-affordable-housing.pdf>.

<sup>2</sup>Id. at 48–49.



**A.10.** Due to record demand and staffing constraints, there is a queue for FHA loan applications waiting to be assigned to an underwriter. Once assigned, processing is quick. Last year, FHA closed a record volume of loans and will do so again this year. If confirmed as Commissioner, I would consider it a critical priority to ensure that FHA focuses on staff expansion, systems improvements, contractor support, and other means to reduce the queue.

**Q.11. *Environmental regulations***—Regarding HUD’s environmental regulations that govern HUD’s programs, how will you balance the need to protect the environment with the need to limit the cost of building new affordable housing?

**A.11.** If confirmed as Commissioner, I would use existing, Congressionally mandated processes to review environmental regulations to take into account both environmental protection and the affordability and availability of housing. In many instances, making housing safer, healthier, and more sustainable aligns with affordability, particularly when considered over the long term. To the extent tensions between the issues arise, I would ensure that HUD makes well-informed decisions relying on public input, interagency feedback, and in-house expertise.

**Q.12. *Manufactured housing***—The Manufactured Housing Consensus Committee (MHCC) is a Federal Advisory Committee statutorily authorized to develop and submit to the HUD Secretary manufactured home construction and safety standards. The law requires the MHCC to “submit proposed revised standards . . . to the [HUD] Secretary in the form of a proposed rule, including an economic analysis.”<sup>3</sup> Accordingly, the MHCC must have resources devoted to developing these required economic analyses. Will you provide the resources that are necessary for the MHCC to develop economic analyses to accompany the construction and safety standards being considered by the MHCC so that the standards are revised to keep up with innovations in the market?

**A.12.** Manufactured housing is an important tool to increase access to affordable home ownership, and it is critical that it adhere to appropriate construction and safety standards. If confirmed, I will work to ensure that all FHA programs, including the MHCC, have the necessary resources.

**Q.13. *Mutual Mortgage Insurance (MMI) Fund***—The FY20 Report on the MMI Fund shows that subjecting the FY20 portfolio to the same macroeconomic conditions faced during the housing crisis would create losses in excess of MMI Fund capital, resulting in a MMI Fund capital ratio of -0.63 percent, below the statutory 2 percent minimum, and requiring a bailout. Would you consider it a failure if the Federal Housing Administration (FHA) draws funds from the Treasury to cover losses, or put more simply, requires a bailout?

**A.13.** The country does not face the same macroeconomic conditions that prevailed during the 2008 financial crisis. Additionally, FHA has significantly improved its underwriting criteria and loss mitigation policies since 2008, and, if confirmed, I will work with FHA

<sup>3</sup> 42 U.S.C. §5403(a)(4)(A)(ii).

staff to continue to evaluate the risks associated with Forward and HECM portfolios. Additionally, I will share information with Congress through the Annual Report to Congress on the State of the Mutual Mortgage Insurance Fund and other communications.

**Q.14.** Do you think the MMI Fund as of FY20 has sufficient capital reserves?

**A.14.** I am not in the position to make that determination, but if confirmed, I look forward to working with FHA staff to evaluate the performance of the loans currently held in the portfolio to make that assessment.

**Q.15.** Do you think it is inappropriate to build a capital buffer able to withstand a shock of the kind experienced during the 2008 housing crisis?

**A.15.** Since I am not yet at HUD with access to non-public information about the current performance of the portfolio, I am unable to make a determination regarding the appropriate metric to be used in setting a buffer.

**Q.16.** Is the statutory 2 percent MMI Fund capital ratio a sufficient buffer to protect against taxpayer losses? If not, what do you believe is appropriate? If not the 2008 housing crisis, what stress level scenario should FHA consider when deciding what capital buffer is sufficient?

**A.16.** FHA plays an enormously important countercyclical role in the Nation's housing markets. As such, it is important to build capital during strong economic periods and equally important to be able to spend that capital during an economic downturn. Since I am not yet at HUD with access to nonpublic information about the current performance of the portfolio, I am unable to make a determination regarding the appropriate metric to be used in setting a buffer.

**Q.17.** Multiple Biden administration officials have expressed an intent to impose climate stress tests and to change regulatory standards to address climate risk for private sector market participants. Do you think FHA's lending portfolio should be subjected to similar climate stress tests and regulatory standards?

**A.17.** Climate risk is a top priority for the Biden administration and HUD. If confirmed, I look forward to working with the White House and Secretary Fudge to support efforts that safely and sustainably promote resiliency, energy efficiency and other green initiatives within the FHA lending space.

**Q.18.** *Federal Housing Administration (FHA) annual report*—As a consumer of information contained in FHA's statutory report on the status of the MMI Fund, do you find the report useful?

**A.18.** I do. The FHA Annual Report is extremely helpful in identifying trends across loan type, demographics, risk factors and loan amounts.

**Q.19.** Do you think any of the information presented in FHA's FY20 Report should no longer be presented in subsequent reports?

**A.19.** I am not privy to the policy discussions currently taking place within FHA and am therefore unable to make that deter-

mination at this time. However, if confirmed, I look forward to working with FHA staff to identify opportunities that may improve the overall presentation of the program's data.

**Q.20.** Do you think any additional information should be presented in subsequent reports?

**A.20.** If confirmed, I look forward to working with FHA staff to identify additional areas of analysis and presentation.

**Q.21.** *FHA mission*—What is FHA's statutory mission or purpose? Please reference specific statutes in your response.

**A.21.** According to the HUD website, FHA's mission is as follows: "We provide mortgage insurance on loans made by FHA-approved lenders. We insure mortgages on single family homes, multifamily properties, residential care facilities, and hospitals throughout the United States and its territories."

The extent to which FHA's mission and purpose derive from specific statutes is a legal one that is primarily one for the Office of General Counsel. Should I be confirmed and should a question arise about whether the statutes governing FHA's mission or purpose affect the propriety of agency action, I would closely consult with that office.

**Q.22.** Will you commit to enacting policies that prioritize and are consistent with FHA's statutory mission?

**A.22.** If confirmed, I will work in close consultation with the Office of General Counsel to enact policies that are consistent with FHA's mission and purpose, including all applicable statutory, regulatory, and subregulatory authorities.

**Q.23.** *Downpayment assistance*—12 U.S.C. §1709(b)(9)(C) prohibits the "seller or any other person or entity that financially benefits from the transaction" from providing funds as part of the downpayment for an FHA-insured loan. What does "financially benefits from the transaction" mean to you?

**A.23.** Any agency interpretation of this statutory provision would be made by the Office of General Counsel. If I am confirmed, I will work closely with the Office of General Counsel to ensure that FHA's actions are consistent with the law.

**Q.24.** *Answering questions for the record*—Please describe with particularity the process by which you answered these questions for the record, including listing every person that assisted you in answering these questions along with a brief description of his or her assistance.

**A.24.** The Department of Housing and Urban Development received these questions on August 9, 2021. I worked with Department attorneys and through the interagency process to answer the questions. I finalized and approved all answers to the questions and authorized their transmission to the Committee on August 13, 2021.

**RESPONSES TO WRITTEN QUESTIONS OF  
SENATOR MENENDEZ FROM JULIA R. GORDON**

**Q.1.** You have been an advocate of finding ways to better address downpayment requirements, which are a particular obstacle for many minority and low-income families whose lower family wealth makes it difficult to afford even a modest downpayment. And since a family's home is often their largest asset and the key way to build wealth over time, the current dynamic only contributes to the massive economic inequality in our country.

Can you describe why you believe addressing downpayment challenges is so critical to expanding home ownership among communities of color?

**A.1.** In today's high-priced housing market, many homebuyers turn to parents or other relatives for assistance with a downpayment. However, the lack of generational wealth for homebuyers of color—which itself stems from being locked out of the market by redlining and other forms of racial and ethnic discrimination—poses an obstacle right at the start of the homebuying process that is difficult to overcome without nonfamilial sources of assistance.

**Q.2.** If confirmed, what steps would you take at FHA to ease downpayment requirements, particularly for first-time homebuyers?

**A.2.** I understand FHA is currently engaged in rulemaking on that topic, and therefore it would be inappropriate for me to comment as someone who does not yet work at HUD. If confirmed, I will commit to ensuring that downpayment requirements are fair, equitable, accessible, and comply with all relevant law.

My understanding is that for FHA reverse mortgage HECM loans issued prior to September 17, 2017, FHA requires HECM servicers to issue a due and payable letter within 30 days of the death. This 30-day time requirement may be operationally unfeasible using the customary method of monitoring Social Security rolls.

**Q.3.** If confirmed, would you pledge to look into this issue and consider instituting a more operationally feasible time requirement, such as 60 days after Social Security notice of death of the borrower?

**A.3.** I am committed to ensuring that the HECM program serves as a safe and affordable mortgage option for seniors. If confirmed, I would work with the FHA team to review existing policies to ensure that surviving family members and servicers are allotted adequate time to begin the reconciliation process for HECM mortgages.

FHA's loan limit for Title I manufactured housing loans is currently about \$69,000. My understanding is that this has not been increased since 2009. As you know, FHA Title I loans have fallen precipitously in recent years, from 848 loans in 2017 to only 204 loans in 2019.

**Q.4.** Will you commit to reviewing whether an increase of the loan limit is appropriate, if confirmed?

**A.4.** If confirmed, I commit to working with the FHA Manufactured Housing team to review the current loan limit policy.

FHA's Title I program applies a blanket limit on collections of \$1,000, regardless of the type of collection on a consumer's credit. FHA's Title II policy, however, excludes medical debt collections.

**Q.5.** Do you believe medical debt collections should be included in the Title I program?

**A.5.** If confirmed, I will work with the Manufactured Housing Team to review the current collection policy under Title I.

**Q.6.** Will you commit to reviewing whether the Title I collections policy should be aligned with the Title II policy to exclude medical collections, if confirmed?

**A.6.** If confirmed, I commit to working with FHA's Manufactured Housing staff to review the Title I collections policy to determine if it is appropriate to align it with the current policy under Title II.

In a report about eviction, Mr. Greene wrote that housing counseling is an element of eviction prevention. While I was able to include \$100 million in housing counseling as part of the American Rescue Plan, the eviction numbers show an overwhelming need for eviction prevention help.

**Q.7.** In your view, what should Congress do to strengthen housing counseling services?

**A.7.** Housing counseling can play an extremely important role in helping borrowers achieve affordable home ownership and sustain that home ownership. Congress should appropriate adequate funding to support prepurchase, postclosing, loss mitigation, and financial literacy counseling.

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#### **RESPONSES TO WRITTEN QUESTIONS OF SENATOR CRAPO FROM JULIA R. GORDON**

**Q.1.** For a home equity conversion mortgage loan (HECM) originating prior to September 17, 2017, the FHA requires servicers to issue a due and payable letter within 30 days of a death. In May 2016, FHA took steps to solve the regulatory issue stemming from the 30 day timeline by offering changes to the HECM regulations clarifying that notice to the Department following the death of a mortgagor should be made within 60 days of the mortgagor's death and that notice to the borrower's estate, and heir(s) must be made within 30 days after notifying the Department. The accelerated time requirement of 30 days, which still applies to loans originating prior to September 17, 2017, even after rulemaking, is resulting in unnecessary fines because it is operationally unfeasible using the customary method of monitoring Social Security rolls.

If confirmed, would you commit to look into this issue? Will you consider instituting a more operationally feasible and reasonable time requirement to all HECM loans, such as 60 days after Social Security notice of death of the borrower?

**A.1.** I am committed to ensuring that the HECM program serves as a safe and affordable mortgage option for seniors. If confirmed, I would work with the FHA team to review existing policies to ensure that surviving family members and servicers are allotted ade-

quate time to begin the reconciliation process for HECM mortgages.

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**RESPONSES TO WRITTEN QUESTIONS OF CHAIRMAN BROWN  
FROM DAVID UEJIO**

**Q.1.** Where have you excelled in past positions in attracting, hiring, and promoting people of color in positions in your organization? Where might there be room for improvement?

**A.1.** I believe that for the Office of Fair Housing and Equal Opportunity (FHEO) to succeed in its mission, we need to attract and retain talent from every background and walk of life. I have spent the past decade in significant positions at the Consumer Financial Protection Bureau (CFPB), including as the Bureau's first lead in Talent Acquisition. In that role I created a unique, Government leading talent acquisition program from the ground up to support the start-up and hiring of over 700 diverse employees from all across the country. At the National Institutes of Health, I built the agency's executive recruitment function to allow NIH to compete directly with the world's leading hospitals, universities, and scientific research firms to attract diverse scientific leadership. And I was recruited by the Undersecretary for Personnel and Readiness to help develop the Pentagon's talent acquisition and management strategy. Throughout my time at CFPB and in three other Federal agencies, I excelled at attracting, hiring, and promoting qualified people of color.

There is always room for improvement, and FHEO is no exception. If confirmed, I would work with the Secretary, the Deputy Secretary, and the Office of the Chief Human Capital Officer to ensure that FHEO headquarters and regional offices build strong relationships with university affinity networks and professional networks that can help with recruiting people of color. I would also work closely with our managerial staff to ensure that FHEO staff have the opportunity to work on meaningful projects in their areas of expertise that can advance their careers.

**Q.2.** What specific measures will you use to evaluate the success of the U.S. Department of Housing and Urban Development in understanding and addressing the needs of Black, Indigenous, and people of color (BIPOC)? And, will you work with the Secretary and senior officials to keep Congress apprised, as appropriate, on the progress being made on these measures?

**A.2.** If confirmed, I look forward to working with Congress on this particular issue and would welcome an ongoing conversation on HUD and FHEO's progress. Having previously served as Performance Improvement Officer and Evaluation Officer at CFPB, I know well the importance of relying on data to evaluate organizational success and inform organizational priorities such as this. As Secretary Fudge has said, first and foremost we must prevent evictions, foreclosures, and homelessness due to the pandemic and economic crisis which has disproportionately impacted BIPOC. We also need to improve home ownership for BIPOC. I would work with the Secretary to look for ways to use fair housing tools that can help in each of these areas.

**Q.3.** What is your plan for creating an inclusive working environment for employees within your office?

**A.3.** Throughout the course of my career I have led initiatives to strengthen organizational culture and performance; I know well the incredible value of building and cultivating strong, interdisciplinary teams to accomplish public service missions. If confirmed, I would make it a priority to leverage this approach to build and maintain an inclusive working environment in FHEO. FHEO is a diverse workplace with leadership from many different backgrounds. I would work to ensure those diverse voices are a part of the decision-making process when it comes to office initiatives, policy determinations, and our efforts at recruitment and retention of talent. Through training sessions and meetings, I would make sure everyone understands that we value the contributions that our employees bring to meeting FHEO's mission, and that, together, we are responsible for maintaining a workplace that is fair, inclusive, and free from all forms of harassment and discrimination. I will maintain and enhance training that reinforces the values of civil treatment and building teams based on mutual respect and collegial relations.

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**RESPONSES TO WRITTEN QUESTIONS OF SENATOR TOOMEY  
FROM DAVID UEJIO**

**Q.1.** *Congressional oversight*—Please provide your philosophy on how HUD will approach and respond to Congressional information requests (both for documentary information and oral testimony), if you are confirmed.

**A.1.** I recognize that Congress plays an important oversight role regarding executive branch activities, and I pledge to thoughtfully consider all Congressional information requests, recognizing the importance of transparency in Government. If confirmed, I pledge to work through the accommodations process to comply with Congressional requests for information to the fullest extent consistent with the constitutional and statutory obligations of the executive branch.

**Q.2.** If confirmed, do you intend to respond to information requests differently depending on who is making the Congressional information request (whether it's the chair of the Congressional committee, the Ranking Member, or another member of Congress)? Please answer "yes" or "no." If your answer is "yes," please explain.

**A.2.** I recognize that Congress plays an important oversight role regarding executive branch activities, and I pledge to thoughtfully consider all Congressional information requests, recognizing the importance of transparency in Government. If confirmed, I pledge to work through the accommodations process to comply with Congressional requests for information to the fullest extent consistent with the constitutional and statutory obligations of the executive branch.

**Q.3.** Will you commit that, if confirmed, you will timely respond to and fully comply with all information requests from me? Please answer "yes" or "no." If your answer is "no," please explain.

**A.3.** I recognize that Congress plays an important oversight role regarding executive branch activities, and I pledge to thoughtfully consider all Congressional information requests including from any member, recognizing the importance of transparency in Government. If confirmed, I pledge to work through the accommodations process to comply with Congressional requests for information to the fullest extent consistent with the constitutional and statutory obligations of the executive branch.

**Q.4.** Will you commit that, if confirmed, you will make yourself and any other HUD employee expeditiously available to provide oral testimony (including but not limited to briefings, hearings, and transcribed interviews) to the Committee on any matter within its jurisdiction, upon the request of either the Chairman or Ranking Member? Please answer “yes” or “no.” If your answer is “no,” please explain why.

**A.4.** I recognize that oral testimony plays an important role in Congress’ important oversight responsibilities regarding executive branch activities. If confirmed, I commit to brief or testify regarding Congressional requests consistent with this important oversight function.

**Q.5.** Do you believe that HUD may assert any privileges or other legal justifications to withhold information (whether records or oral testimony) from Congress? Please answer “yes” or “no.”

**A.5.** My understanding is that any determination as to whether HUD has an applicable privilege or other justification to withhold information from Congress would be made by the Office of General Counsel. Should I be confirmed, and should such a question arise during my tenure, I would consult closely with that office.

**Q.6.** If you answered “yes” to the preceding question, please list every such privilege or other legal justification and provide the legal basis for why you believe HUD may use such privilege or legal justification to withhold information from Congress.

**A.6.** If confirmed, I would work with the Office of General Counsel to ensure that I am complying with any and all legal requirements.

**Q.7.** In an effort to be open and transparent with Congress and the public, will you commit not to assert any such privilege or legal justification against Congress that you listed above? If not, why not? If so, please identify all such privileges or legal justifications that you will commit to not assert against Congress.

**A.7.** If confirmed, I would work with the Office of General Counsel to ensure that I am complying with any and all legal requirements.

**Q.8. *Housing Experience***—For each question below please provide a clear “yes” or “no” answer, then list any responsive experience, the date or dates, a description of the work you personally performed, and names of individuals who supervised this work.

Do you have any professional experience specifically in fair housing?

**A.8.** In my Government career I have been proud to work on issues in the housing finance marketplace. In my current role I lead the Nation’s consumer financial protection regulator, with authority over large segments of the housing finance marketplace. Among the



statutes I enforce are the Equal Credit Opportunity Act (ECOA) prohibiting discrimination in the provision of financial services, to include housing, as well as the Fair Credit Reporting Act (FCRA) which helps ensure fair treatment of homeowners and tenants. As Chair of the Federal Financial Institutions Examination Council's (FFIEC), I led members to focus on discrimination in the home appraisal marketplace, and convened key governmental partners, consumer advocates, civil rights leaders, and local leaders to better understand their experience with these biases on a day to day basis. Under my leadership the Bureau has also joined the Interagency Task Force on Property Assessment Valuation Equity (PAVE). I am fortunate to have strong relationships with the Director of the FHFA and other banking regulators, and if confirmed look forward to working with these stakeholders and the Department of Justice to enforce the Fair Housing Act.

**Q.9.** Do you have any experience interpreting or applying the Fair Housing Act?

**A.9.** I do not have experience directly applying the Fair Housing Act as that is not one of the statutes the CFPB is charged with administering. However, I have extensive experience applying the ECOA, which has given me a strong foundation to interpret the Fair Housing Act as they are analogous in many respects.

**Q.10.** Have you ever counselled any persons on fair housing issues?

**A.10.** I have spent my entire career in public service; accordingly, I have not had any occasion to have any private clients whom I might counsel on such matters.

**Q.11.** Have you ever counselled any housing providers on fair housing issues?

**A.11.** I have spent my entire career in public service; accordingly, I have not had any occasion to have any private clients whom I might counsel on such matters.

**Q.12.** Have you ever worked directly with HUD's Office of Fair Housing and Equal Opportunity?

**A.12.** In my current role, we have collaborated closely with HUD on a range of topics to ensure Americans are protected in the housing finance marketplace. I have prioritized that collaboration with various Offices at HUD, including the Office of Fair Housing and Equal Opportunity. I have strongly supported the work of the Bureau under the last Administration to clarify the use of Special Purpose Credit programs, and engaged FHFA around options to provide greater clarity to regulated entities around their use.

**Q.13.** *Barriers to Affordable Housing*—In January 2021, HUD released a report entitled “Eliminating Regulatory Barriers to Affordable Housing: Federal, State, Local, and Tribal Opportunities”, which “identifies many Federal regulations and practices that could be revised to eliminate unnecessary burdens to providing Americans with affordable, safe, quality places to live, including opportu-

nities to make sustainable home ownership more achievable.”<sup>1</sup> Which of the report’s recommendations do you agree with?

**A.13.** If confirmed, I would be concerned with housing discrimination and violations of the Fair Housing Act. I would defer to the Office of Policy Development and Research, Office of Housing, and other HUD colleagues to address regulatory barriers to sustainable home ownership.

**Q.14.** *Olmstead Regulations*—If confirmed, will you examine the possibility of streamlining HUD’s regulations that govern compliance with the U.S. Supreme Court’s 1999 decision in *Olmstead v. L.C.*?

**A.14.** My understanding is that HUD has issued guidance documents explaining how its Section 504 and other regulations should be applied to ensure that individuals with disabilities, including those transitioning from institutional to community settings, have the housing opportunities they need to live in the most integrated setting appropriate to their needs consistent with the Supreme Court’s *Olmstead* decision. If I am confirmed, in conjunction with the Office of General Counsel, I will examine these documents and take any steps necessary to ensure that they are effective.

**Q.15.** *Affirmatively Furthering Fair Housing (AFFH)*—When now-Deputy Secretary Todman was CEO of NAHRO, NAHRO advocated for a less burdensome version of the AFFH process than the Obama-era rule. NAHRO said that housing agencies should not need a consultant to comply with the rule. NAHRO also said that entities should not have to analyze non-housing related topics like transportation, education, or infrastructure, or analyze locations outside of their jurisdiction.

Do you agree that a jurisdiction should not have to hire a consultant to complete the process?

**A.15.** The comment you referenced was made by NAHRO on behalf of its members. If confirmed as Assistant Secretary of FHEO, I would work with Secretary Fudge and Deputy Secretary Todman to implement the Fair Housing Act. As Secretary Fudge has said, HUD will commit to giving very careful consideration to all options relating to the AFFH process. HUD has stated that it will be conducting a rulemaking regarding AFFH, and if confirmed, I will closely examine any comments regarding this issue or any other issue.

**Q.16.** Do you agree that to comply with AFFH requirements, a jurisdiction should not have to complete analyses outside of the housing arena or outside of its geographic locality?

**A.16.** If confirmed as Assistant Secretary of FHEO, I would work with Secretary Fudge, Deputy Secretary Todman, and the Office of General Counsel to implement the Fair Housing Act. As Secretary Fudge has said, HUD will commit to giving very careful consideration to all options relating to the AFFH process. HUD has stated that it will be conducting a rulemaking regarding AFFH, and if

<sup>1</sup> HUD, “Eliminating Regulatory Barriers to Affordable Housing: Federal, State, Local, and Tribal Opportunities”, (January 19, 2021), available at <https://www.huduser.gov/portal/portal/sites/default/files/pdf/eliminating-regulatory-barriers-to-affordable-housing.pdf>.

confirmed, I will closely examine any comments regarding this issue or any other issue.

**Q.17.** Are there any circumstances under which HUD should use the AFFH process to tell a city to make a particular change to their zoning laws, to advance affordable housing?

**A.17.** If confirmed as Assistant Secretary of FHEO, I would work with Secretary Fudge, Deputy Secretary Todman, and the Office of General Counsel to implement the Fair Housing Act. As Secretary Fudge has said, HUD will commit to giving very careful consideration to all options relating to the AFFH process. HUD has stated that it will be conducting a rulemaking regarding AFFH, and if confirmed, I will closely examine any comments regarding this issue or any other issue.

**Q.18.** *Disparate impact*—HUD recently proposed reinstating its 2013 disparate impact rule. I’m concerned that this proposal will fully disregards the U.S. Supreme Court’s decisions in *Texas Dept. of Housing and Community Affairs v. Inclusive Communities Project, Inc.*, 576 U.S. 519 (2015), which identified constitutional guardrails for disparate impact liability. Under HUD’s 2013 disparate impact rule, it seemed that defendants were often guilty until proven innocent. Defendants lacked the protections announced by the Supreme Court in *Inclusive Communities*, like the need for a plaintiff to prove a robust causality between the plaintiff’s action and the alleged harm. Reinstating this rule without taking *Inclusive Communities* into account will invite a wave of frivolous lawsuits against housing providers and made it costlier to access affordable housing.

Do you acknowledge that *Inclusive Communities* defines limitations for the scope of disparate impact liability?

**A.18.** HUD’s Office of General Counsel has the primary responsibility for interpreting the Fair Housing Act, while FHEO has the primary responsibility for enforcing it. I understand that HUD has issued a notice of proposed rulemaking regarding this subject matter and has begun taking comments. If confirmed, I would ensure that we work with the Office of General Counsel to carefully review and respond to all comments on *Inclusive Communities* and other matters before promulgating a final regulation.

**Q.19.** Will you ensure that any revised rule complies with the Supreme Court’s limitations in *Inclusive Communities*?

**A.19.** If confirmed, I would ensure that we work with the Office of General Counsel to carefully review and address comments on *Inclusive Communities* and other matters before promulgating a final regulation.

**Q.20.** In 2019, when now-HUD Deputy Secretary Adrienne Todman was CEO of NAHRO, that organization filed a comment letter arguing that HUD should exempt housing authorities from disparate impact if a policy is “a reasonable approach and in the housing authority’s sound discretion.” The comment letter quoted the Supreme Court in *Inclusive Communities* that disparate impact liability should not “second-guess . . . approaches a housing authority should follow” and that the Fair Housing Act “does not decree a particular vision of urban development.” Will you evaluate

the possibility of including such a safe harbor in any revisions to HUD's disparate impact rule?

**A.20.** The comment period in the rulemaking you reference is currently open, and I do not want to prejudice that process by stating what will be included in any revisions. In accordance with the Department's legal responsibilities under the Administrative Procedures Act, if confirmed, I would work with the Office of General Counsel to ensure that the Department carefully considers any revisions to the proposed rule that commenters may propose, including those described in this question.

**Q.21.** Will you commit that any revisions to HUD's disparate impact rule will follow the Supreme Court's 2015 dictate in *Inclusive Communities* that "disparate-impact liability [should not] be so expansive as to inject racial considerations into every housing decision?"

**A.21.** If confirmed, I would ensure that we work with the Office of General Counsel to carefully review and address comments on *Inclusive Communities* and other matters before promulgating a final regulation.

**Q.22.** Will you commit that any revisions to HUD's disparate impact rule will follow the Supreme Court's dictate in *Inclusive Communities* that "disparate impact liability must be limited so employers [can] make . . . practical business choices and profit-related decisions [to] sustain a vibrant and dynamic free-enterprise system?"

**A.22.** If confirmed, I would ensure that we work with the Office of General Counsel to carefully review and address comments on *Inclusive Communities* and other matters before promulgating a final regulation.

**Q.23.** Will you commit that any revisions to HUD's disparate impact rule will follow the Supreme Court's dictate in *Inclusive Communities* to have "adequate safeguards" for defendants at the *prima facie* (pleading) stage so "race [is not] used and considered in a pervasive way [that] would almost inexorably lead governmental or private entities to use numerical quotas . . . ?"

**A.23.** If confirmed, I would ensure that we work with the Office of General Counsel to carefully review and address comments on *Inclusive Communities* and other matters before promulgating a final regulation.

**Q.24.** Will you commit that any revisions to HUD's disparate impact rule will follow the Supreme Court's dictate in *Inclusive Communities* to have "robust causality" between the defendant's actions and the harm to a protected class so that defendants will not be held liable for racial disparities they did not create?

**A.24.** If confirmed, I would ensure that we work with the Office of General Counsel to carefully review and address comments on *Inclusive Communities* and other matters before promulgating a final regulation.

**Q.25.** Will you commit that any revisions to HUD's disparate impact rule will follow the Supreme Court's dictate in *Inclusive Com-*

munities to focus on removing “artificial, arbitrary, and unnecessary barrier[s]” to housing?

**A.25.** If confirmed, I would ensure that we work with the Office of General Counsel to carefully review and address comments on Inclusive Communities and other matters before promulgating a final regulation.

**Q.26.** *Fair Housing Act*—Will you consult with and seek written opinions from HUD’s Office of General Counsel on the limits of protections under the Fair Housing Act?

**A.26.** If confirmed, I would work in close partnership with HUD’s Office of General Counsel in enforcing the Fair Housing Act.

**Q.27.** *HUD Secretary-initiated complaints under the Fair Housing Act*—HUD Secretary-initiated complaints are appropriate in matters involving significant issues that are national in scope or when HUD is made aware of potential violations of the Fair Housing Act and broad public interest relief is warranted. Under what other circumstances will HUD file a Secretary-initiated complaint?

**A.27.** The Fair Housing Act grants HUD the authority to file Secretary-initiated complaints to investigate housing practices. If confirmed, I would work with Secretary Fudge and the Office of General Counsel to determine appropriate cases where a Secretary-initiated complaint should be brought to remedy housing discrimination.

**Q.28.** *CFPB’s Use of Data*—The CFPB has a controversial history of disparate impact enforcement without statutory authorization for this contentious theory of enforcement, and without reliable data. Because lenders are prohibited by law from collecting information on the race of those who seek or obtain credit, the CFPB has not had reliable data about borrowers’ race. Instead, the CFPB has guessed at borrowers’ race based on their last name and geographic area, and on that basis accused auto finance companies of disparate impact. This notably led Congress to overturn the CFPB’s auto lending guidance in 2018.

This year, on February 10, 2021, you announced the CFPB was preparing to publish a report to name-and-shame companies you concluded gave racially disparate responses to consumer complaints in the CFPB’s database.

The CFPB database does not verify the accuracy of complaints, or collect data on consumers’ race. Under law, lenders cannot themselves collect information about the race of applicants and borrowers, meaning in most instances companies do not know the race of borrowers when they respond to consumer complaints. The vast majority of financial institutions (all those under \$10 billion) are not required to provide any response to consumer complaints.

I wrote to you asking the basis for your conclusions, and how you would verify them. Your only substantive response was to note that third parties used CFPB complaints to research racial disparity. The research you cited assumed individuals’ race based only on the census tracts where they resided. This is not sufficient, or sufficiently reliable, information to justify the Federal Government publicly accusing a private entity of racism or of disparate impact.

Will you abandon your plan to conduct public shaming based on unverified complaints?

**A.28.** I am answering these questions in my capacity as nominee for HUD's Office of Fair Housing and Equal Opportunity, not as a representative of CFPB. Accordingly, I cannot answer this question on behalf of CFPB.

**Q.29.** Will you commit that, if confirmed to lead HUD's Office of Fair Housing and Equal Opportunity, you will not inflict punishments based on poor evidence, including assuming a person's race based on his geographic location or his geographic location and last name?

**A.29.** If confirmed, I will endeavor to have FHEO open and conduct investigations and make other decisions based on evidence that meets the applicable standards.

**Q.30.** *Respect for Jurisdiction*—The leader of an important Government office like HUD's Office of Fair Housing and Equal Opportunity must consider and respect the jurisdictional boundaries Congress has set. This is why I am troubled by instances of CFPB overreach under your leadership, and concerned for what this would mean for your leadership of HUD's Office of Fair Housing and Equal Opportunity, if you were confirmed to that role.

For example, the CFPB and the Federal Trade Commission (FTC) jointly sent letters to large multi-State landlords. As your staff previously confirmed to my staff on May 20, 2021, rental landlords are not within the CFPB's jurisdiction. The sample letter CFPB and FTC published closed with: "Neither the FTC nor the CFPB has determined whether you or your company is violating the law" and "the FTC or CFPB may still take action."

This raises concerns that under your leadership the CFPB is taking part in threatening landlords outside of its jurisdiction, and may be using joint action with the FTC to obscure its jurisdictional bounds. Yet, when you spoke with my staff, you refused even to confirm or deny whether the CFPB and FTC are engaging in joint investigations of rental landlords. This has serious implications for your suitability to be confirmed to an important Government office.

If this was an honest mistake, you have a responsibility to make it right. Will you contact any landlords who received this letter to clarify the CFPB has no jurisdiction over their actions?

**A.30.** I am answering these questions in my capacity as nominee for HUD's Office of Fair Housing and Equal Opportunity, not as a representative of CFPB. Accordingly, I cannot answer this question on behalf of CFPB.

**Q.31.** Is the CFPB currently engaged in any investigations or joint investigations of rental landlords? Please provide a description of the nature of the investigations and the law suspected to have been violated. In responding, please bear in mind that confidential investigative information is not a limitless category, and you have significant discretion under the law to provide information to Congress.

**A.31.** I am answering these questions in my capacity as nominee for HUD's Office of Fair Housing and Equal Opportunity, not as a

representative of CFPB. Accordingly, I cannot answer this question on behalf of CFPB.

**Q.32.** Please describe with particularity the process by which you answered these questions for the record, including listing every person that assisted you in answering these questions along with a brief description of his or her assistance.

**A.32.** The Department of Housing and Urban Development received these questions on August 9, 2021. I worked with Department attorneys and through the interagency process to answer the questions. I finalized and approved all answers to the questions and authorized their transmission to the Committee on August 13, 2021.

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**RESPONSES TO WRITTEN QUESTIONS OF CHAIRMAN BROWN  
FROM SOLOMON J. GREENE**

**Q.1.** Where have you excelled in past positions in attracting, hiring, and promoting people of color in positions in your organization? Where might there be room for improvement?

**A.1.** In my senior leadership positions within several organizations, including at the Urban Institute, I have contributed to the development and execution of robust diversity, equity and inclusion plans, including identifying and incorporating best practices to improve recruiting, hiring and promotion of people of color. I have participated in and led several hiring committees for staff at all levels—from entry level to the most senior hires within the organization—and in each, I have successfully recruited diverse staff, including highly qualified people of color. Beyond recruiting and hiring, I have contributed to and led efforts to support diverse staff in their professional growth, including retention, promotion and meeting professional development goals.

I believe that HUD needs to attract, hire, retain, and grow talented staff who represent the diversity of our Nation and who bring the diverse perspectives and lived experiences that are so essential to the work that HUD does. If I am confirmed, I will ensure that open positions are well-publicized through all the appropriate channels and would support the growth of a more diverse team.

**Q.2.** What specific measures will you use to evaluate the success of the U.S. Department of Housing and Urban Development in understanding and addressing the needs of Black, Indigenous, and people of color (BIPOC)? And, will you work with the Secretary and senior officials to keep Congress apprised, as appropriate, on the progress being made on these measures?

**A.2.** If confirmed, I look forward to working with the Secretary, senior officials within HUD and across agencies, Congress and a broad range of stakeholders to advance HUD's efforts to understand and meet the housing and community development needs of BIPOC individuals, families and communities. In the role of Assistant Secretary for Policy Development and Research, I would advance these efforts in three principal ways, if confirmed. First, I would look for opportunities to better understand the housing and community development needs in BIPOC communities through community-engaged research methods, rigorous research using

HUD administrative data, and collection and analysis of data disaggregated by race and place. Second, I would ensure that the Secretary and program offices are equipped with the best available evidence, data, and research to support policy and program design and implementation that addresses needs in BIPOC communities. Third, I would work with the Secretary, Deputy Secretary, and program offices to advance the goals and objectives of the President's "Executive Order on Advancing Racial Equity and Support for Underserved Communities Through the Federal Government" by developing new structures and metrics for assessing and advancing equitable outcomes in HUD programs.

I commit to keeping all senior officials and Congress apprised on the development of these measures and progress being made in achieving better outcomes. I would welcome an ongoing and data-driven conversation on HUD's progress towards achieving greater racial equity in housing and neighborhoods.

**Q.3.** What is your plan for creating an inclusive working environment for employees within your office?

**A.3.** I am fully committed to establishing a diverse workforce at HUD and within the Office of Policy Development and Research (PD&R). If confirmed, I would review HUD's current Diversity, Equity and Inclusion (DEI) Strategic plan and work with the Secretary and HUD's Office of Diversity and Inclusion to provide research, leadership and data driven insights to help improve and implement HUD's plan. If confirmed, I would support the Secretary, Deputy Secretary, HUD's Office of Diversity and Inclusion, HUD's Office of Departmental Equal Employment Opportunity and the Office of Administration to advance the Secretary's stated priorities for creating an inclusive working environment across the Department. These include promoting equal opportunity and identifying and eliminating any discriminatory practices and policies; providing systematic training of HUD employees; monitoring employment policies for any discriminatory impact; and ensuring that senior leadership are evaluated in terms of their commitments to diversity, equity, and inclusion.

If confirmed, I would also make it a priority to build and maintain an inclusive working environment in PD&R. This would start with bolstering staff morale and dedication to DEI efforts. I would begin immediately by working with the senior leadership team and would continue throughout my tenure as I evaluate what is currently in place and work with HUD and PD&R staff to strengthen the efforts. If confirmed, I would ensure diverse voices are a part of the decision-making process in PD&R with respect to office initiatives, research, and efforts at recruitment and retention of talent. Through training sessions and meetings, I would make sure everyone understands that we value the contributions that our employees bring to meeting HUD's mission, and that, together, we are responsible for maintaining a workplace that is fair, inclusive, free from all forms of harassment and discrimination, and provides all staff with an opportunity to grow and thrive. I would do my best to lead by example, maintaining a leadership style that reinforces the values of civil treatment and building teams based on mutual respect and dignity.



**RESPONSES TO WRITTEN QUESTIONS OF SENATOR TOOMEY  
FROM SOLOMON J. GREENE**

**Q.1.** *Congressional oversight*—Please provide your philosophy on how HUD will approach and respond to Congressional information requests (both for documentary information and oral testimony), if you are confirmed.

**A.1.** I recognize that Congress plays an important oversight role regarding executive branch activities, and I pledge to thoughtfully consider all Congressional information requests, recognizing the importance of transparency in Government. If confirmed, I pledge to work through the accommodations process to comply with Congressional requests for information to the fullest extent consistent with the constitutional and statutory obligations of the executive branch.

**Q.2.** If confirmed, do you intend to respond to information requests differently depending on who is making the Congressional information request (whether it's the chair of the Congressional committee, the Ranking Member, or another member of Congress)? Please answer "yes" or "no." If your answer is "yes," please explain.

**A.2.** I recognize that Congress plays an important oversight role regarding executive branch activities, and I pledge to thoughtfully consider all Congressional information requests, recognizing the importance of transparency in Government. If confirmed, I pledge to work through the accommodations process to comply with Congressional requests for information to the fullest extent consistent with the constitutional and statutory obligations of the executive branch.

**Q.3.** Will you commit that, if confirmed, you will timely respond to and fully comply with all information requests from me? Please answer "yes" or "no." If your answer is "no," please explain.

**A.3.** I recognize that Congress plays an important oversight role regarding executive branch activities, and I pledge to thoughtfully consider all Congressional information requests including from any member, recognizing the importance of transparency in Government. If confirmed, I pledge to work through the accommodations process to comply with Congressional requests for information to the fullest extent consistent with the constitutional and statutory obligations of the executive branch.

**Q.4.** Will you commit that, if confirmed, you will make yourself and any other HUD employee expeditiously available to provide oral testimony (including but not limited to briefings, hearings, and transcribed interviews) to the Committee on any matter within its jurisdiction, upon the request of either the Chairman or Ranking Member? Please answer "yes" or "no." If your answer is "no," please explain why.

**A.4.** I recognize that oral testimony plays an important role in Congress' important oversight responsibilities regarding executive branch activities. If confirmed, I commit to brief or testify regarding Congressional requests consistent with this important oversight function.

**Q.5.** Do you believe that HUD may assert any privileges or other legal justifications to withhold information (whether records or oral testimony) from Congress? Please answer “yes” or “no.”

**A.5.** My understanding is that any determination as to whether HUD has an applicable privilege or other justification to withhold information from Congress would be made by the Office of General Counsel. Should I be confirmed, and should such a question arise during my tenure, I would consult closely with that office.

**Q.6.** If you answered “yes” to the preceding question, please list every such privilege or other legal justification and provide the legal basis for why you believe HUD may use such privilege or legal justification to withhold information from Congress.

**A.6.** If confirmed, I would work with the Office of General Counsel to ensure that I am fully complying with all legal requirements.

**Q.7.** In an effort to be open and transparent with Congress and the public, will you commit not to assert any such privilege or legal justification against Congress that you listed above? If not, why not? If so, please identify all such privileges or legal justifications that you will commit to not assert against Congress.

**A.7.** If confirmed, I would work with the Office of General Counsel to ensure that I am fully complying with all legal requirements.

**Q.8.** *Regulatory process*—How will you lead the Office of Policy Development and Research to ensure that each proposed policy is reviewed to determine if it is economically significant?

**A.8.** A Regulatory Impact Analysis (RIA) is required for any HUD regulation or mortgagee letter that has a significant economic impact. If confirmed, I will work to ensure that PD&R has the appropriate staffing and support it needs to conduct rigorous RIAs for all HUD regulations that require them. That includes ensuring staff are using the best available data and research, economic theory, and advice from policy experts when conducting their analyses. I will also ensure that HUD staff seek robust input and advice from key external stakeholders for major RIAs, such as other Federal agencies, OIRA, and through public comment.

**Q.9.** Will you develop regulatory impact analyses for all economically significant policies?

**A.9.** Yes. If confirmed, I will ensure that PD&R conducts rigorous Regulatory Impact Analyses (RIAs) for all economically significant HUD policies, as required by Executive Order 12866.

**Q.10.** *Affirmatively Furthering Fair Housing (AFFH)*—When now-Deputy Secretary Todman was NAHRO’s CEO, NAHRO argued in a 2018 comment letter about AFFH that entities should not have to analyze “non-housing related topics (e.g., transportation, education, infrastructure, etc.)” Do you agree with this statement? If not, under what circumstances would it be appropriate for HUD to require such analysis?

**A.10.** If confirmed, it would not be my role to make decisions about the content of rules interpreting and implementing the AFFH requirement of the Fair Housing Act. My job, if confirmed, would be to assist the Secretary, the Office of Fair Housing and Equal Op-

portunity, and the Office of General Counsel in making such decisions in an informed way based on data and evidence.

**Q.11.** NAHRO argued in the same 2018 comment letter that entities should not have to “complete analyses of areas outside of their own jurisdiction . . . .” Do you agree with this statement? If not, under what circumstances would it be appropriate for HUD to require such analysis?

**A.11.** If confirmed, it would not be my role to make decisions about the content of rules interpreting and implementing the AFFH requirement of the Fair Housing Act. My job, if confirmed, would be to assist the Secretary, the Office of Fair Housing and Equal Opportunity, and the Office of General Counsel in making such decisions in an informed way based on data and evidence.

**Q.12.** NAHRO’s 2018 AFFH comment letter also argued that housing agencies should not have to hire a consultant to complete the AFFH process. Do you agree with this position? If not, why?

**A.12.** If confirmed, it would not be my role to make decisions about the content of rules interpreting and implementing the AFFH requirement of the Fair Housing Act. My job, if confirmed, would be to assist the Secretary, the Office of Fair Housing and Equal Opportunity, and the Office of General Counsel in making such decisions in an informed way based on data and evidence.

**Q.13.** In addition, NAHRO’s 2018 AFFH comment letter argued that HUD should approve an AFFH plan if the entity at issue, like a public housing agency, made a “good faith effort to comply with the AFFH process and submits a fair housing assessment.” Would you support including such a safe harbor in any revisions to HUD’s AFFH rule?

**A.13.** If confirmed, it would not be my role to make decisions about the content of rules interpreting and implementing the AFFH requirement of the Fair Housing Act. My job, if confirmed, would be to assist the Secretary, the Office of Fair Housing and Equal Opportunity, and the Office of General Counsel in making such decisions in an informed way based on data and evidence.

**Q.14.** Is it ever appropriate for HUD to tell localities precisely where to place new housing? If so, under what circumstances?

**A.14.** If confirmed, it would not be my role to make decisions such as whether it is ever appropriate for HUD to take such action. My job, if confirmed, would be to assist the Secretary and other relevant offices within HUD in making such decisions in an informed way based on data and evidence. Having said that, my understanding is that HUD does not engage in telling localities precisely where to place new housing.

**Q.15.** Do you believe that any potential revisions to AFFH should reduce the burden on localities when compared to the 2015 AFFH rule?

**A.15.** If confirmed, it would not be my role to make decisions about the content of rules interpreting and implementing the AFFH requirement of the Fair Housing Act. My job, if confirmed, would be to assist the Secretary, the Office of Fair Housing and Equal Opportunity, and the Office of General Counsel in making such deci-

sions in an informed way based on data and evidence. My understanding is that HUD has stated an intention to reduce the compliance burden to the extent possible in formulating a revised AFFH rule. If confirmed, I would work with the Secretary and my colleagues across HUD to ensure they have the data and information they need to carry out these policy choices.

**Q.16. *Disparate Impact***—HUD recently proposed reinstating its 2013 disparate impact rule. I’m concerned that this proposal will fully disregard the U.S. Supreme Court’s decisions in *Texas Dept. of Housing and Community Affairs v. Inclusive Communities Project, Inc.*, 576 U.S. 519 (2015), which identified constitutional guardrails for disparate impact liability. Under HUD’s 2013 disparate impact rule, it seemed that defendants were often guilty until proven innocent. Defendants lacked the protections announced by the Supreme Court in *Inclusive Communities*, like the need for a plaintiff to prove a robust causality between the plaintiff’s action and the alleged harm. Reinstating this rule without taking *Inclusive Communities* into account will invite a wave of frivolous lawsuits against housing providers and made it costlier to access affordable housing.

Do you acknowledge that *Inclusive Communities* defines limitations for the scope of disparate impact liability?

**A.16.** If confirmed, it would not be my role to make decisions about the content of rules interpreting and implementing the Fair Housing Act. My job, if confirmed, would be to assist the Secretary, the Office of Fair Housing and Equal Opportunity, and the Office of General Counsel in making such decisions in an informed way based on data and evidence.

**Q.17.** Will you ensure that any revised rule complies with the Supreme Court’s limitations in *Inclusive Communities*?

**A.17.** If confirmed, it would not be my role to make decisions about the content of rules interpreting and implementing the Fair Housing Act. My job, if confirmed, would be to assist the Secretary, the Office of Fair Housing and Equal Opportunity, and the Office of General Counsel in making such decisions in an informed way based on data and evidence.

**Q.18.** In 2019, when now-HUD Deputy Secretary Adrienne Todman was CEO of NAHRO, that organization filed a comment letter arguing that HUD should exempt housing authorities from disparate impact if a policy is “a reasonable approach and in the housing authority’s sound discretion.” The comment letter quoted the Supreme Court in *Inclusive Communities* that disparate impact liability should not “second-guess . . . approaches a housing authority should follow” and that the Fair Housing Act “does not decree a particular vision of urban development.” As an Assistant Secretary for Policy Development and Research, will you evaluate the possibility of including such a safe harbor in any revisions to HUD’s disparate impact rule?

**A.18.** If confirmed, it would not be my role to make decisions about the content of rules interpreting and implementing the Fair Housing Act. My job, if confirmed, would be to assist the Secretary, the Office of Fair Housing and Equal Opportunity, and the Office of

General Counsel in making such decisions in an informed way based on data and evidence.

**Q.19.** Will you commit that any revisions to HUD’s disparate impact rule will follow the Supreme Court’s 2015 dictate in *Inclusive Communities* that “disparate-impact liability [should not] be so expansive as to inject racial considerations into every housing decision?”

**A.19.** If confirmed, it would not be my role to make decisions about the content of rules interpreting and implementing the Fair Housing Act. My job, if confirmed, would be to assist the Secretary, the Office of Fair Housing and Equal Opportunity, and the Office of General Counsel in making such decisions in an informed way based on data and evidence.

**Q.20.** Will you commit that any revisions to HUD’s disparate impact rule will follow the Supreme Court’s dictate in *Inclusive Communities* that “disparate impact liability must be limited so employers [can] make . . . practical business choices and profit-related decisions [to] sustain a vibrant and dynamic free-enterprise system?”

**A.20.** If confirmed, it would not be my role to make decisions about the content of rules interpreting and implementing the Fair Housing Act. My job, if confirmed, would be to assist the Secretary, the Office of Fair Housing and Equal Opportunity, and the Office of General Counsel in making such decisions in an informed way based on data and evidence.

**Q.21.** Will you commit that any revisions to HUD’s disparate impact rule will follow the Supreme Court’s dictate in *Inclusive Communities* to have “adequate safeguards” for defendants at the *prima facie* (pleading) stage so “race [is not] used and considered in a pervasive way [that] would almost inexorably lead governmental or private entities to use numerical quotas . . . ?”

**A.21.** If confirmed, it would not be my role to make decisions about the content of rules interpreting and implementing the Fair Housing Act. My job, if confirmed, would be to assist the Secretary, the Office of Fair Housing and Equal Opportunity, and the Office of General Counsel in making such decisions in an informed way based on data and evidence.

**Q.22.** Will you commit that any revisions to HUD’s disparate impact rule will follow the Supreme Court’s dictate in *Inclusive Communities* to have “robust causality” between the defendant’s actions and the harm to a protected class so that defendants will not be held liable for racial disparities they did not create?

**A.22.** If confirmed, it would not be my role to make decisions about the content of rules interpreting and implementing the Fair Housing Act. My job, if confirmed, would be to assist the Secretary, the Office of Fair Housing and Equal Opportunity, and the Office of General Counsel in making such decisions in an informed way based on data and evidence.

**Q.23.** Will you commit that any revisions to HUD’s disparate impact rule will follow the Supreme Court’s dictate in *Inclusive Com-*

munities to focus on removing “artificial, arbitrary, and unnecessary barrier[s]” to housing?

**A.23.** If confirmed, it would not be my role to make decisions about the content of rules interpreting and implementing the Fair Housing Act. My job, if confirmed, would be to assist the Secretary, the Office of Fair Housing and Equal Opportunity, and the Office of General Counsel in making such decisions in an informed way based on data and evidence.

**Q.24. *Barriers to Affordable Housing***—In January 2021, HUD released a report entitled “Eliminating Regulatory Barriers to Affordable Housing: Federal, State, Local, and Tribal Opportunities”, which “identifies many Federal regulations and practices that could be revised to eliminate unnecessary burdens to providing Americans with affordable, safe, quality places to live, including opportunities to make sustainable home ownership more achievable.”<sup>1</sup> Which of the report’s recommendations do you agree with?

**A.24.** I have written extensively about the need to remove regulatory barriers to ease upward pressures on housing costs and expand housing options and neighborhood choices for all American families. Of the many recommendations highlighted in this report, I believe the most impactful are within the domain of States and local governments. If confirmed, I will work with staff to elevate best practices and advance the field’s knowledge about the impacts of removing regulatory barriers at the State and local levels, including but not limited to strategies for streamlining permitting processes and easing overly burdensome land use regulations.

**Q.25.** The January 2021 HUD report on barriers to affordable housing described regulatory and sub-regulatory changes to modernize Davis–Bacon.<sup>2</sup> Do you support and will you work to implement any administrative reforms to update Davis–Bacon?

**A.25.** Administering Davis–Bacon regulations is not under the purview of HUD’s Office of Policy Development and Research.

**Q.26. *HUD pilot projects***—In recent years, HUD has started some important pilot programs to study the effectiveness of Housing Choice Vouchers and to try to improve them for beneficiaries. Would you be open to additional pilots? If so, what kinds of pilots?

**A.26.** If confirmed, I would be happy to support the Office of Public and Indian Housing to shape a new pilot program as directed by Congress.

**Q.27. *Ensuring that HUD assistance is not for a “lifetime”***—In December 2020, HUD Secretary Marcia Fudge said that “public housing or low income housing should not be a lifetime, it should be just a stopping point.”<sup>3</sup> What do you intend to do during your time as the Assistant Secretary for Policy Development and Research to advance that goal?

<sup>1</sup> HUD, “Eliminating Regulatory Barriers to Affordable Housing: Federal, State, Local, and Tribal Opportunities”, (Jan. 19, 2021), available at <https://www.huduser.gov/portal/portal/sites/default/files/pdf/eliminating-regulatory-barriers-to-affordable-housing.pdf>.

<sup>2</sup>Id. at 48–49.

<sup>3</sup>Errin Haines, “‘I Want To Be Part of Making This Work’: Marcia Fudge Talks About How She Plans To Lead HUD”, *The 19th* (Dec. 10, 2020), available at <https://19thnews.org/2020/12/marcia-fudge-interview-nomination-department-of-housing-and-urban-development/>.

**A.27.** Over the years, HUD has supported a large body of research that builds the evidence on promoting self-sufficiency for HUD-assisted tenants. If confirmed, I intend to continue working with this Committee, the Secretary, stakeholders, and program offices within HUD to advance our understanding of how public and affordable housing programs can be an effective platform for achieving greater economic opportunity for low-income tenants.

**Q.28. *Moving to Work (MTW)***—The Moving to Work (MTW) Demonstration Program provides public housing agencies with exemptions from many existing public housing and voucher rules and funding flexibility with how to use Federal funds. Do you support expanding the number of MTW jurisdictions to allow more communities to experiment on how to make that a reality?

**A.28.** If confirmed, I commit to working with the Secretary and the Office of Public and Indian Housing to advance a rigorous research agenda on MTW that evaluates how well the initiative is reaching the program’s Congressionally mandated objectives, which includes expanding the number of MTW jurisdictions.

**Q.29.** Would you consider expanding MTW to allow defined-stay tenancy for new tenants (i.e., time limits) in exchange for a set rent that will not increase with income?

**A.29.** While I cannot comment on HUD’s specific plans on the MTW expansion, if confirmed, I do commit to consulting with the MTW Research Advisory Committee to help inform the future of the MTW demonstration and which innovations should be tested. Any decisions on the specifics for MTW expansion will be made by the Secretary of HUD in consultation with the Office of Public and Indian Housing.

**Q.30. *Environmental regulations***—Regarding HUD’s environmental regulations that govern HUD’s programs, how will you balance the need to protect the environment with the need to limit the cost of building new affordable housing?

**A.30.** If confirmed, I would use existing, Congressionally mandated processes to review environmental regulations to take into account both environmental protection and the affordability and availability of housing. In many instances, making housing safer, healthier, and more sustainable aligns with affordability, particularly when considered over the long term. If confirmed, I would ensure that HUD makes well-informed decisions relying on public input, in-house expertise, interagency feedback, and the best available data, research, and evidence.

**Q.31. *Manufactured housing***—The Manufactured Housing Consensus Committee (MHCC) is a Federal Advisory Committee statutorily authorized to develop and submit to the HUD Secretary manufactured home construction and safety standards. The law requires the MHCC to “submit proposed revised standards . . . to the [HUD] Secretary in the form of a proposed rule, including an economic analysis.”<sup>4</sup> Accordingly, the MHCC must have resources devoted to developing these required economic analyses. Will you provide the resources that are necessary for the MHCC to develop

<sup>4</sup> 42 U.S.C. §5403(a)(4)(A)(ii).

economic analyses to accompany the construction and safety standards being considered by the MHCC so that the standards are revised to keep up with innovations in the market?

**A.31.** The Office of Housing, Office of Manufactured Housing Programs supports the MHCC and works with its members to identify and prioritize research needs. If confirmed, I would be happy to support the research needs of the Office of Housing.

**Q.32. *Mutual Mortgage Insurance (MMI) Fund***—The FY20 Report on the MMI Fund shows that subjecting the FY20 portfolio to the same macroeconomic conditions faced during the housing crisis would create losses in excess of MMI Fund capital, resulting in a MMI Fund capital ratio of -0.63 percent, below the statutory 2 percent minimum, and requiring a bailout. Would you consider it a failure if the Federal Housing Administration (FHA) draws funds from the Treasury to cover losses, or put more simply, requires a bailout?

**A.32.** I am not an expert on the MMI Fund. If confirmed, I would want to learn more about this issue, and I would ensure the Office of Housing has the necessary data and research support it needs to make policy determinations regarding the MMI Fund.

**Q.33.** Do you think the MMI Fund as of FY20 has sufficient capital reserves?

**A.33.** I am not an expert on the MMI Fund. If confirmed, I would want to learn more about this issue, and I would ensure the Office of Housing has the necessary data and research support it needs to make policy determinations regarding the MMI Fund.

**Q.34.** Do you think it is inappropriate to build a capital buffer able to withstand a shock of the kind experienced during the 2008 housing crisis?

**A.34.** I am not an expert on the MMI Fund. If confirmed, I would want to learn more about this issue, and I would ensure the Office of Housing has the necessary data and research support it needs to make policy determinations regarding the MMI Fund.

**Q.35.** Is the statutory 2 percent MMI Fund capital ratio a sufficient buffer to protect against taxpayer losses? If not, what do you believe is appropriate? If not the 2008 housing crisis, what stress level scenario should FHA consider when deciding what capital buffer is sufficient?

**A.35.** I am not an expert on the MMI Fund. If confirmed, I would want to learn more about this issue, and I would ensure the Office of Housing has the necessary data and research support it needs to make policy determinations regarding the MMI Fund.

**Q.36.** Do you have plans to impose the same climate stress tests and climate change regulatory standards on FHA's lending portfolio as several Biden administration officials have discussed doing for private sector market participants?

**A.36.** If confirmed, it would not be my role to make these decisions.

**Q.37. *Eviction Moratorium***—Do you think eviction moratoriums such as those issued by the Center for Disease Control and Preven-



tion (CDC) are good policy? If your answer is “yes,” please explain why.

**A.37.** I defer to the CDC and the Administration on any decisions related to the CDC eviction moratorium.

**Q.38.** Are any of the eviction moratoriums issued by the CDC legal? If your answer is “yes,” please explain why.

**A.38.** I do not have a legal opinion on this matter.

**Q.39.** *Answering questions for the record*—Please describe with particularity the process by which you answered these questions for the record, including listing every person that assisted you in answering these questions along with a brief description of his or her assistance.

**A.39.** The Department of Housing and Urban Development received these questions on August 9, 2021. I worked with Department attorneys and through the interagency process to answer the questions. I finalized and approved all answers to the questions and authorized their transmission to the Committee on August 13, 2021.

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#### RESPONSES TO WRITTEN QUESTIONS OF SENATOR MENENDEZ FROM SOLOMON J. GREENE

**Q.1.** In a report about eviction, Mr. Greene wrote that housing counseling is an element of eviction prevention.<sup>1</sup> While I was able to include \$100 million in housing counseling as part of the American Rescue Plan, the eviction numbers show an overwhelming need for eviction prevention help.

In your view, what should Congress do to strengthen housing counseling services?

**A.1.** If confirmed to serve as Assistant Secretary for Policy Development and Research at HUD, one of my central responsibilities would be to provide the Secretary, program offices, and Congress with the data, research and insights they need to make evidence-based policy decisions. I am also aware of the Secretary’s commitment to strengthen HUD’s housing counseling programs and to ensure that housing counseling services are reaching the communities that need them most. If confirmed, I would welcome the opportunity to support the Secretary, HUD’s Office of Housing and Congress by synthesizing the best available evidence on housing counseling programs and supporting new research to fill knowledge gaps.

From past research that I and colleagues in the research community have conducted, I know that housing counseling agencies across the country are retooling their services and approaches to address new needs and challenges facing both renters and homeowners as a result of the COVID-19 pandemic and its economic fallout. I am committed to learning more about the resource and capacity needs of these agencies, evaluating the effectiveness of housing counseling organizations in preventing evictions, and iden-

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<sup>1</sup> <https://www.urban.org/sites/default/files/publication/104148/eviction-prevention-and-diversion-programs-early-lessons-from-the-pandemic-0-0.pdf>

tifying best practices and evidence-based policies related to housing counseling.

If confirmed, I would want to learn more about work underway within PD&R to evaluate housing counseling and other eviction prevention. I would also want to move quickly to propose ways to fill knowledge gaps and improve outcomes with HUD administrative data and through PD&R's research agenda.

## ADDITIONAL MATERIAL SUPPLIED FOR THE RECORD

## LETTERS IN SUPPORT OF THE NOMINATION OF JULIA R. GORDON



July 19, 2021

**Charlie Oppler**  
2021 President

**Bob Goldberg**  
Chief Executive Officer

**ADVOCACY GROUP**  
**Shannon McGahn**  
Chief Advocacy Officer

The Honorable Sherrod Brown  
Chairman  
United States Senate Committee on  
Banking, Housing, and Urban Affairs  
503 Hart Senate Office Building  
Washington, D.C. 20510

The Honorable Pat Toomey  
Ranking Member  
United States Senate Committee on  
Banking, Housing, and Urban Affairs  
455 Dirksen Senate Office Building  
Washington, D.C. 20510

Dear Chairman Brown and Ranking Member Toomey:

On behalf of the 1.4 million members of the National Association of REALTORS® (NAR), I write to express NAR's strong support for the nomination of Julia Gordon as Assistant Secretary for Housing and Federal Housing Administration (FHA) Commissioner at the U.S. Department of Housing and Urban Development (HUD).

NAR is confident Gordon has the breadth of experience and depth of understanding necessary to handle the complex housing and finance issues this nation faces in the wake of COVID-19. Throughout her time helping to lead the National Community Stabilization Trust, the Federal Housing Finance Agency, the Center for American Progress, and the Center for Responsible Lending, Gordon has shown the ability to handle a wide variety of matters which will await her at FHA. That includes ensuring the continued strength of the Mutual Mortgage Insurance Fund, effectively addressing America's persistent racial homeownership gap, and remedying barriers to housing that stem from biased practices and past discrimination, among so many others.

FHA's role in providing safe and affordable housing and mortgage financing to low- and moderate-income individuals and in underserved communities remains essential to America's long-term economic and societal wellbeing, and Gordon's varied roles in both the public and private sectors will be incredibly valuable to that mission.

NAR urges you to support Julia Gordon's for FHA Commissioner and move her nomination to the full Senate for a vote.

Sincerely,

Charlie Oppler  
2021 President, National Association of REALTORS®

cc: United States Senate Committee on Banking,  
Housing, and Urban Affairs



500 New Jersey Ave, NW  
Washington, DC 20001-2020  
(800) 874-6500  
[www.nar.realtor](http://www.nar.realtor)



REALTOR® is a registered collective membership mark which may be used only by real estate professionals who are members of the NATIONAL ASSOCIATION OF REALTORS® and subscribe to its strict Code of Ethics.

August 4, 2021

Dear Senator:

The 80 undersigned consumer, civil rights, community, housing, and other public interest groups write to express our enthusiastic support for the nomination of Julia Gordon as Assistant Secretary for Housing and Federal Housing Commissioner for the U.S. Department of Housing and Urban Development (HUD).

Julia Gordon is particularly well-suited to serve as the next FHA commissioner. She brings a crucial blend of policy insights, coalition-building expertise, and experience engaging with a broad range of stakeholders that will make her an effective leader. Ms. Gordon is a leading policy voice on many important housing issues under FHA's purview, including mortgage policy, affordable housing, blight prevention, non-performing loan sales, and single-family rentals.

Ms. Gordon is known in the mortgage, affordable housing, and community development sectors for her commitment and dedication to supporting sustainable homeownership, strengthening neighborhood housing markets and promoting neighborhood stability. She has the experience, insight, and perspective needed to effectively oversee FHA's broad housing portfolio. For many families of color and first-time homebuyers, obtaining a FHA mortgage is their door to homeownership. Ms. Gordon's commitment to racial and economic justice will make sure that more people of color and first time homebuyers are able to access homeownership. Her wealth of housing expertise and government experience will enable her to successfully lead FHA in a way that will benefit all FHA homeowners and the housing market as a whole.

Under Ms. Gordon's leadership, more families will be able to access affordable homeownership and sustainable loss mitigation options that will allow struggling borrowers to maintain long term homeownership, which will stabilize neighborhoods and make a positive difference in the lives of families across the country. We believe that Ms. Gordon's extensive knowledge of the housing market, government experience, and ability to work with stakeholders from a variety of interests makes her particularly well-suited to lead FHA. We strongly urge you to support her prompt confirmation.

Sincerely,

Americans for Financial Reform  
AAA-Residential Resources, Inc.  
Acts Housing

Affordable Homeownership Foundation Inc.  
 Affordable Housing Centers of Pennsylvania  
 Arizona Housing Coalition  
 Autistic Self Advocacy Network  
 California Reinvestment Coalition  
 Center for Community Progress  
 Center for Fair Housing  
 Center for NYC Neighborhoods Inc.  
 Center for Responsible Lending  
 CNY Fair Housing  
 Coastal Enterprises, Inc.  
 COHHIO  
 Connecticut Fair Housing Center  
 Consumer Action  
 Consumer Credit and Budget Counseling, Inc. d/b/a National Foundation for Debt Management  
 Consumer Federation of America  
 Consumers for Auto Reliability and Safety  
 Credit Advisors Foundation  
 DABS llc  
 Debthelper.com  
 Empire Justice Center  
 Equal Rights Center  
 Fair Housing Advocates of Northern California  
 Fair Housing Center of Central Indiana  
 Fair Housing Center of Northern Alabama  
 Fair Housing Center of West Michigan  
 Fair Housing Rights Center in Southeastern Pennsylvania  
 High Plains Fair Housing Center  
 HomeFree-USA  
 Homeownership Council of America  
 Homes on the Hill, CDC  
 Housing Equality Law Project (HELP)  
 Housing Opportunities Made Equal, Inc. Buffalo  
 Housing Opportunities Project for Excellence, Inc.  
 Housing Options Provided for the Elderly  
 Integrated Community Solutions, Inc.  
 Intermountain Fair Housing Council  
 Jacksonville Area Legal Aid, Inc.  
 Kentucky Resources Council, Inc.  
 Lawyers' Committee for Civil Rights Under Law

Long Island Housing Services, Inc.  
 Louisiana Fair Housing Action Center  
 Maryland Consumer Rights Coalition  
 Massachusetts Communities Action Network  
 Massachusetts Fair Housing Center  
 Miami Valley Fair Housing Center, Inc.  
 Mississippi Center for Justice  
 Mni Sota Fund  
 Morningstar Urban Development Inc  
 National Association of Consumer Advocates  
 National CAPACD- National Coalition for Asian Pacific American Community Development  
 National Community Reinvestment Coalition (NCRC)  
 National Council of Asian Pacific Americans (NCAPA)  
 National Fair Housing Alliance  
 National Foundation for Credit Counseling  
 National Housing Resource Center  
 National Urban League  
 NCALL Research, Inc.  
 Neighborhood Housing Services of Baltimore  
 Neighborhood Restore HDFC  
 New Jersey Citizen Action  
 North Texas Fair Housing Center  
 Northwest Side Housing Center  
 Philadelphia Unemployment Project  
 Prosperity Now  
 Public Justice Center  
 Reinvestment Partners  
 Rural Community Assistance Corporation  
 Safeguard Credit Counseling  
 South Suburban Housing Center  
 St. Petersburg Neighborhood Housing Services, Inc. dba Neighborhood Home Solutions  
 The Leadership Conference on Civil and Human Rights  
 UnidosUS  
 Ventura County Community Development Corporation  
 Westchester Residential Opportunities, Inc.  
 Woodstock Institute  
 Youngstown Neighborhood Development Corporation

August 4, 2021

**STATEMENT FROM BRIAN D. MONTGOMERY**

**Former HUD Deputy Secretary and FHA Commissioner**

I served as Commissioner of the Federal Housing Administration (FHA)/Assistant Secretary for Housing at the U.S. Department of Housing & Urban Development (HUD) from 2005-2009 and from 2018-2020 under three presidents: Bush, Obama, and Trump. I also served as HUD Deputy Secretary from 2019-2021 (including Acting Deputy Secretary) and as Acting HUD Secretary in January 2009.

Given its size and scope, I frequently refer to the FHA as a \$1.3 trillion corporation serving 8 million customers with a critical social mission —providing the opportunity for families and individuals to purchase a home who might otherwise not qualify—many of them first time homebuyers, minorities and of low to moderate income.

Today, the FHA, while on sound financial footing, is facing an unprecedented number of borrowers in forbearance due to COVID-19.

Many of these borrowers and their families continue to face uncertainty. The FHA remains a vital part of the nation's mortgage market and needs the leadership to help steer the course as these borrowers come out of forbearance later this year. FHA also needs the leadership to continue the multi-year FHA IT Modernization effort that both Democrat and Republican legislators continue to support. The agency needs the leadership to help lure back the large depository banks who left the program after heavy-handed enforcement of the False Claim Act. The latter is vital to increasing the rate of homeownership among minority borrowers. And the FHA and Office of Housing needs leadership in helping ensure its rental tenants impacted by COVID-19 are getting the assistance they need.

In June, President Biden nominated Julia Gordon to be FHA Commissioner/Assistant Secretary for Housing. Ms. Gordon is immensely qualified having recently served as the president of the National Community Stabilization Trust, leading housing policy at the FHFA, and as senior policy counsel at the Center for Responsible Lending. Ms. Gordon has received letters of support from numerous trade and advocacy groups.

Media accounts recently surfaced that Ms. Gordon previously made remarks on social media that were regrettable. She has apologized for making them and I believe now is the time to move forward. I have also spoken with her and confirmed my continued confidence in her.

Given the enormous uncertainty facing the 1 million FHA borrowers still suffering from the ripple effect of COVID-19, I strongly believe having someone very qualified, like Ms. Gordon, to lead the FHA at this critical juncture outweighs any harm caused by remarks for which she has since apologized.

As such, I recommend the Senate vote affirmatively to confirm the nomination of Julia Gordon as Commissioner of the Federal Housing Administration/Assistant Secretary for Housing.

*The views expressed herein are mine and not necessarily those of my employer Gate House Strategies LLC;  
[Brian.Montgomery@gatehousedc.com](mailto:Brian.Montgomery@gatehousedc.com)*

# # #



August 2, 2021

The Honorable Sherrod Brown  
Chairman  
U.S. Senate Committee on  
Banking, Housing, and Urban Affairs  
534 Dirksen Senate Office Building  
Washington, DC 20510

The Honorable Patrick J. Toomey  
Ranking Member  
U.S. Senate Committee on  
Banking, Housing, and Urban Affairs  
534 Dirksen Senate Office Building  
Washington, DC 20510

Dear Chairman Brown and Ranking Member Toomey:

The Community Home Lenders Association (CHLA) writes to express our strong support for the nomination of Julia Gordon as FHA Commissioner and HUD Assistant Secretary of Housing.

CHLA is the only national association that exclusively represents independent mortgage banks (IMBs), and our members are all small and mid-sized mortgage loan originators. The Federal Housing Administration (FHA) is vitally important to CHLA lender/members and the consumers they serve.

FHA was the critical mortgage source that led our nation's housing markets out of the 2008 housing crisis and continues to facilitate affordable access to mortgage loans for underserved – but qualified – borrowers, through features such as lower down payment requirements and more flexible credit standards. Over this same period, FHA has substantially strengthened its financial health, and its capital ratio now stands at 6.1%, more than three times the statutory requirement.

There is important work left to be done at FHA – ending Life of Loan premiums, streamlining the condo approval process, ending disproportionate servicing penalties, and completing the IT upgrade process.

Therefore, we cannot afford to go an extended period of time without an FHA Commissioner. FHA is a real-world mortgage program – but has historically been plagued by staff turnover, driven by salaries that are significantly below what qualified staff can earn in the private sector.

CHLA also believes Julia Gordon is particularly well qualified to take lead the FHA. Her experience combines work as a housing regulator at the Federal Housing Finance Agency (FHFA) with real-world experience in distressed properties and neighborhoods at the National Community Stabilization Trust. In particular, she has a breadth of knowledge about mortgage servicing from both the servicer and consumer perspectives that prepares her extremely well to manage the delinquent loans arising from COVID-19.

Moreover, her temperament and practical mortgage and housing knowledge allow her to step in on day one to carry out the leadership and management functions needed to continue and build on FHA's critical role in responding to the challenges of COVID and serving qualified but underserved borrowers.

We urge a swift confirmation of Julia Gordon as FHA Commissioner.

Sincerely,

COMMUNITYHOME LENDERS ASSOCIATION



August 3, 2021

The Honorable Sherrod Brown  
Chairman  
Senate Banking Committee  
United States Senate  
503 Hart Senate Office Building  
Washington, D.C. 25010

The Honorable Pat Toomey  
Ranking Republican  
Senate Banking and Housing Committee  
United States Senate  
248 Russell Senate Office Building  
Washington, D.C. 25010

Re: Support for Confirmation of President Biden's Nomination of Julia Gordon to be Assistant Secretary for Housing, FHA Commissioner at the U.S. Department of Housing and Urban Development

Dear Chairman Brown and Ranking Member Toomey,

I write on behalf of Enterprise Community Partners, a national nonprofit working to address America's affordable housing crisis, in support of President Biden's nomination of Julia Gordon to be Assistant Secretary for Housing and FHA Commissioner for the Department of Housing and Urban Development (HUD). As you may know, Enterprise was one of six nonprofits that founded the National Community Stabilization Trust (NCST), where Ms. Gordon currently serves as the President, during the last housing crisis to address to restore vacant and abandoned properties to productive use and protect neighborhoods from blight.

I am the chair of NCST's board of managers, and it is readily apparent to me and all who have worked with her that the skills, knowledge, and relationships that have made her a valuable leader of NCST would be an asset in this appointment. She is a sought-after voice on end-to-end mortgage lifecycle issues; community stabilization and development; and equitable, sustainable, and affordable homeownership for people and places too often left behind by markets and policies.

I have known Ms. Gordon for more than a decade, ranging back to her tenure at the Center for Responsible Lending. We remained in close contact as she moved through positions inside and outside of government. Throughout her career, she has consistently focused on putting people and places on an even footing. From the individual seeking a fairly priced mortgage to legacy communities, seemingly forgotten by markets and policies, she has worked to facilitate systems change, ensuring that would-be homeowners and mission-driven actors have a chance to acquire homes that have gone through foreclosure.

Ms. Gordon is an outstanding pick to lead the FHA at this critical moment. Her experience facilitating the creation of affordable housing from vacant, abandoned, and distressed properties, as well as her efforts raising the profile of those communities to support equitable homeownership, will be a tremendous asset to this country. With her commitment to equity and affordability and deep knowledge of the intricacies of the housing finance system, she will bring strong leadership and a clear vision to FHA, working well with staff, stakeholders, and policymakers.

The broad support Ms. Gordon has gotten from all across the housing landscape is an indication of the high esteem in which she is regarded, and it should serve as a strong point in favor of a speedy confirmation. We hope to see Julia Gordon's nomination brought up for a Committee vote as soon as practicable, as we strongly believe she has the expertise and knowledge to take on the role of FHA commissioner and that HUD needs to fill out its leadership positions expeditiously to best serve the country.

Sincerely,

A handwritten signature in black ink, appearing to read "Andrew Jakabovics". The signature is fluid and cursive, with a long horizontal stroke extending to the right.

Andrew Jakabovics

VP for Policy Development, Enterprise Community Partners

Mr. CooperGroup®

ADDRESS

8950 Cypress Waters Blvd.  
Coppell, TX 75019

DATE

July 30, 2021

The Honorable Sherrod Brown  
Chairman  
Committee on Banking, Housing and Urban Affairs  
534 Dirksen Senate Office Building  
Washington, DC 20510

The Honorable Pat Toomey  
Ranking Member  
Committee on Banking, Housing and Urban Affairs  
534 Dirksen Senate Office Building  
Washington, DC 20510

Dear Chairman Brown and Ranking Member Toomey,

I am writing to you today on behalf of Mr. Cooper Group to express support for the nomination of Julia Gordon for the role of Assistant Secretary for Housing and Federal Housing Administration (FHA) Commissioner at the U.S. Department of Housing and Urban Development (HUD). As one of the nation's largest mortgage servicers, Mr. Cooper is proud to support our 3.5 million customers in their dream of homeownership, and we look forward to the opportunity to work with Ms. Gordon to create additional homeownership opportunities for every American.

Two of the most important challenges facing the housing industry today are creating successful post-forbearance solutions for homeowners financially impacted by the pandemic and providing opportunities for historically underserved and low to moderate income non-homeowners to successfully access the housing market. Ms. Gordon has extensive experience in the mortgage industry and a vast understanding of the housing market and is well equipped to address the issues impacting the market today. Her consumer-first approach and expertise in multiple policy areas, including home retention, consumer advocacy, and housing finance, ensure that Ms. Gordon can effectively serve existing homeowners while strengthening and expanding FHA.

Additionally, her work as president of the National Community Stabilization Trust and her understanding of the importance of housing in stabilizing communities and the economy make Ms. Gordon the ideal person to lead the FHA as the organization focuses on advancing housing policy, including expanding homeownership among low-to-moderate income and first-time homebuyers and underserved communities.

We look forward to working with Ms. Gordon, the leaders at HUD and within the administration, and Congress as we keep the dream of homeownership alive for every American. Thank you in advance for your consideration.



Jay Bray  
Chairman and CEO, Mr. Cooper Group



July 1, 2021

The Honorable Sherrod Brown  
Chairman  
Committee on Banking, Housing,  
and Urban Affairs  
534 Dirksen Senate Office Building  
Washington, DC 20510

The Honorable Pat Toomey  
Ranking Member  
Committee on Banking, Housing,  
and Urban Affairs  
534 Dirksen Senate Office Building  
Washington, DC 20510

Dear Chairman Brown and Ranking Member Toomey:

I am writing to express the Mortgage Bankers Association's (MBA) strong support for the choice of Julia Gordon as the Biden administration's nominee to fill the role of Assistant Secretary for Housing and Federal Housing Administration (FHA) Commissioner at the U.S. Department of Housing and Urban Development (HUD). Based on my extensive work with Ms. Gordon on a wide variety of housing finance policy issues, I believe she has the proper experience and temperament to be successful in this position.

Ms. Gordon's previous experience, which includes senior roles at the National Community Stabilization Trust, the Federal Housing Finance Agency, the Center for American Progress, and the Center for Responsible Lending, provides her with a unique perspective on the issues facing our nation's housing and mortgage markets. This experience would serve her well at FHA, where she would manage over 2,400 employees and a \$1.3 trillion mortgage portfolio. As you know, the position of FHA Commissioner is one of the most influential in developing and executing the administration's housing policy, particularly given FHA's role in facilitating mortgage credit availability for low- to moderate-income households and underserved communities.

There are several critical management priorities that a new FHA Commissioner will need to address, including enhancing efficiency and technology deployment, working to broaden the population of institutions engaged in FHA-insured lending, improving existing servicing policies, addressing delays of as much as six months in assigning underwriters to multifamily financings, and ensuring the long-term financial stability of the FHA program. Ms. Gordon is well known in the mortgage, affordable housing, and community development sectors for her commitment to both affordable rental housing and sustainable homeownership. Her broad-based knowledge will help FHA in its support of rental housing production and critical multifamily public-private partnerships.

Most importantly, as FHA Commissioner, she would be tasked with guiding FHA in its ongoing efforts to serve borrowers who have faced, or who continue to face, economic distress due to pandemic-related hardships. A successful FHA Commissioner will need an appreciation and understanding of the complex housing finance system and a commitment to data-driven policies that support FHA's countercyclical role in the market. The FHA Commissioner will also need to have the ability to work with diverse stakeholders in the public and private sectors, ensuring that different viewpoints are heard and considered. Ms. Gordon has both the technical aptitude for this important role, as well as relationship skills needed to build consensus and facilitate collaboration.

While the housing market is well-positioned for continued growth, ongoing attention to issues tied to pandemic-related assistance will still be needed to protect borrowers and renters – while ensuring stable markets. Therefore, I respectfully urge you to move Ms. Gordon's nomination to the committee hearing stage, and a subsequent vote, as swiftly as possible.

MBA looks forward to working with Ms. Gordon, other senior leaders at HUD and within the administration, and the Congress on a host of matters affecting housing affordability and our nation's real estate finance markets. Thank you in advance for your consideration of the views expressed within this letter.

Sincerely,

A handwritten signature in black ink, appearing to read 'R. Broeksmit', with a stylized flourish at the end.

Robert D. Broeksmit, CMB  
President and Chief Executive Officer  
Mortgage Bankers Association

cc: All Members, Senate Committee on Banking, Housing, and Urban Affairs



**Bruce Dorpalen**  
**National Housing Resource Center**  
 846 North Broad Street, 2<sup>nd</sup> Floor  
 Philadelphia, PA 19130-2234  
[bdorpalen@nhsacenter.org](mailto:bdorpalen@nhsacenter.org), 215 765-0048

August 2, 2021

Senator Sherrod Brown, Chairman  
 503 Hart Senate Office Bldg.  
 Washington, DC 20510

Senator Patrick J. Toomey, Ranking Member  
 248 Russell Senate Office Building  
 Washington DC 20510

Dear Senators Brown and Toomey,

I am writing in strong support of the nomination of Julia Gordon to be the FHA Commissioner. Julia has twenty years of broad and deep experience in housing policy, regulation, and practice. She has a proven record of working closely with the financial services industry, private housing developers, nonprofit housing providers, and policy makers. This experience will be needed at FHA.

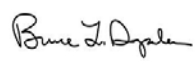
FHA has multiple challenges going forward, including the challenge of meeting the needs and technologies of the lending industry and declining participation by bank lenders. Julia has a strong reputation of working closely with all parts of the financial services industry and with housing advocates, finding common ground for both sides to feel like winners, and translate these solutions to operationally feasible proposals. She also has the ability to explain these details in easy to understand terms while being able to hold her own in the complex worlds of regulatory requirements and financial industry business practices. These are very valuable skills. And these are skills that will be important to bring FHA insurance into the world of twenty first century technologies and expectations.

At National Housing Resource Center (NHRC), we have found that her knowledge has been very useful in our efforts to educate HUD approved housing counseling agencies around the ins and outs of the housing and mortgage industry. Julia can explain complicated rules and terms in a way that is understandable to everyone, no matter their background in housing. This ability to clearly explain even the most complicated rules and concepts has made her a popular presenter on the housing counselor webinars we have done to bring the counselors up to date on the latest mortgage lending and servicing rules and practices.

Julia is always able to see all sides of any housing issue and offer a balanced, pragmatic approach in response. With her background in advancing housing policy, affordable housing development, and non-profit management, she can see all sides of the issue at hand. She uses her extensive knowledge, coupled with relevant data, to inform decisions about program design and policy. Her work at the National Community Stabilization Trust has been innovative and effective, working to convert foreclosed and/or substandard housing into development opportunities and long term sustainable homeownership.

Her approach will certainly serve the Federal Housing Administration well in the upcoming months and years as the country grapples with how to address housing issues compounded by the COVID 19 Pandemic.

Sincerely,

A handwritten signature in black ink, appearing to read "Bruce L. Dorpalen". The signature is fluid and cursive, with the first name "Bruce" being more prominent.

Bruce L. Dorpalen  
Executive Director



עדת ישראל  
adas israel  
CONGREGATION

Rabbi Aaron Alexander  
Co-Senior Rabbi

Rabbi Lauren Holtzblatt  
Co-Senior Rabbi

August 3, 2021

To Whom It May Concern,

We are writing today in support of Julia Gordon's nomination as HUD's Assistant Secretary for Housing and Federal Housing Commissioner. While her professional accomplishments are in-and-of themselves impressive, as her rabbis, it is her strong character, devotion to the highest values, and faithful service to our community that we want to highlight.

Julia has been an active participant and leader in the Adas Israel Congregation community for many years. She has served in several key positions, including chairing our essential Ritual Practices Committee, our Minyan Coordinating Committee, and planning a yearly nation-wide acapella event at the synagogue. In these roles, one can learn much about how an individual uses her skills to manage, navigate complex relationships, and find balance and compromise as a matter of principle.

These are areas in which Julia stands out--her dedication to helping all parties move forward expresses itself in qualities of strength: kindness, empathy, persistence, direction, and a keen passion for listening to what others have to say and taking into consideration all sides of debate.

It is with these skills in mind--and her stellar character--that we could not imagine a better fit for these critical positions in our Nation's government.

We appreciate your time and consideration.

Sincerely,

Rabbis Lauren Holtzblatt & Aaron Alexander  
Senior Rabbis, Adas Israel Congregation  
Washington, DC

2850 QUEBEC STREET, NW WASHINGTON, DC 20008 202.362.4433 FAX: 202.362.4961 e-mail: [adas.office@adasisrael.org](mailto:adas.office@adasisrael.org)  
Affiliated with United Synagogue of Conservative Judaism





July 26, 2021

The Honorable Sherrod Brown and the Honorable Pat Toomey  
 U.S. Senate Committee on Banking, Housing, and Urban Affairs  
 534 Dirksen Senate Office Building  
 Washington, DC 20510

Dear Chairman Brown and Ranking Member Toomey,

On behalf of National Housing Trust (NHT), I would like to offer my strongest recommendation for Julia Gordon for the position of Assistant Secretary for Housing, Federal Housing Commissioner at the U.S. Department of Housing and Urban Development (HUD).

NHT is a national and local nonprofit organization dedicated to creating and preserving affordable homes to provide opportunity, advance racial equity, reduce economic disparities, and strengthen community resilience through practice and policy. NHT has preserved more than 36,000 affordable homes in all 50 states, leveraging more than \$1.2 billion in financing.

NHT has a long history of collaboration with Julia Gordon, whose years of experience in affordable housing finance and policy have provided her with the expertise and leadership skills to be an outstanding FHA Commissioner and a driving force in addressing the nation's affordable housing crisis. She fully understands the importance of FHA's mission and objectives. Ms. Gordon has a deep understanding of both single- and multifamily mortgage finance and how both can increase access to quality housing and economic opportunity for all people. Throughout her career, she has strived to develop practical, effective, and sustainable solutions for affordable homeownership and rental housing, and a functioning housing finance system in partnership with a wide range of partners.

Ms. Gordon is a leader with a deep personal commitment to public service and extensive knowledge of FHA's programs and operations. We applaud Ms. Gordon's nomination and urge the U.S. Senate to confirm her swiftly.

Thank you for this opportunity to share our recommendation.

Sincerely,

Priya Jayachandran  
 CEO

Cc: Stanley Hardy and Beth Cooper, Chairman Brown  
 Elie Greenbaum, Ranking Member Toomey  
 Sarah Brundage, Deputy Assistant Secretary for Congressional Relations, HUD



1900 M Street NW, Suite 550  
Washington, DC 20036

p 202 466 2121  
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[www.nhc.org](http://www.nhc.org)

July 14, 2021

The Honorable Charles E. Schumer  
Democratic Leader  
United States Senate  
322 Hart Senate Office Building  
Washington, D.C. 20510

The Honorable Mitch McConnell  
Republican Leader  
United States Senate  
317 Russell Senate Office Building  
Washington, D.C. 20510

The Honorable Sherrod Brown  
Chairman  
Senate Banking Committee  
United States Senate  
503 Hart Senate Office Building  
Washington, D.C. 25010

The Honorable Pat Toomey  
Ranking Republican  
Senate Banking and Housing Committee  
United States Senate  
248 Russell Senate Office Building  
Washington, D.C. 25010

Dear Leader Schumer, Leader McConnell, Chairman Brown and Ranking Member Toomey:

We are writing in support of the nomination of Julia Gordon for Assistant Secretary for Housing and Federal Housing Administration (FHA) Commissioner. As members of the Board of Governors of the National Housing Conference, we are engaged in every sector of the housing industry from housing construction, sales and lending to advocacy on behalf of the homeless and affordable housing. We are strongly supportive of the nomination of Ms. Gordon and hope that the Senate will confirm her to this critical position.

Founded in 1931, the National Housing Conference is America's oldest and broadest housing coalition. We represent a diverse coalition of housing stakeholders, including financial institutions, advocacy organizations, state housing finance agencies, and community nonprofits. We believe that everyone should be able to live in a quality, affordable home in a thriving community.

As you know, the FHA Commissioner manages the program that touches more lives than any other program at HUD. Today, FHA insures over \$1.3 trillion of risk on more than 8 million single family mortgages, almost 12,000 mortgages for multifamily properties, and over 3,700 residential care facilities mortgages.

As mortgage forbearance programs put in place during the pandemic begin to wind down, and hundreds of thousands of Americans find they can no longer afford their homes due to prolonged job loss, FHA will play a critical role in determining the future of thousands of neighborhoods in hundreds of cities as they struggle with foreclosures that cannot be avoided. The person who is appointed to be the FHA Commissioner must have a deep understanding of how FHA risk is managed, losses mitigated, foreclosures prevented, and ultimately, how properties are resold in a way that protects the neighborhoods most impacted. This has been the specific focus of Ms. Gordon's work for much of her career.

Ms. Gordon has both the technical knowledge and relationship skills needed to manage this trillion dollar business. Her leadership of the National Community Stabilization Trust where she manages the impact of REO properties on vulnerable neighborhoods, and her experience overhauling GSE servicing policy when she worked at the Federal Housing Finance Agency after the financial crisis, equip her with the practical experience necessary to successfully lead the FHA.

The FHA Commissioner must also have the ability to work with diverse stakeholders in the public and private sectors, ensuring that different viewpoints are heard and considered. Ms. Gordon has outstanding relationships



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with consumer, housing and community advocates as well as industry leaders throughout the country, facilitating consultation and consensus building among FHA's many stakeholders.

We respectfully request that you support her confirmation.

Sincerely,

David M. Dworkin  
President and CEO  
National Housing Conference

Anne Segrest McCulloch  
Chair, National Housing Conference  
Housing Partnership Equity Trust

Steve O'Connor  
Vice Chair, National Housing Conference  
Mortgage Bankers Association

Angie Lathrop  
Treasurer, National Housing Conference  
Bank of America

Ralph M. Perrey  
Secretary, National Housing Conference  
Tennessee Housing Development Agency

David Adame  
Chicanos Por La Causa

Laurel Blatchford  
Blue Meridian Partners

Duane Duncan  
Enact MI

Priya Jayachandran  
National Housing Trust

Matthew Josephs  
Local Initiatives Support Corporation

Sydelle Knepper  
SKA Marin

Linda Mandolini  
Eden Housing

Michael Novogradac  
Novogradac & Company LLP

John O'Callaghan  
Atlanta Neighborhood Development Partnership

Steve PonTell  
National Community Renaissance

Alazne Solis  
S3 Advisory Services

Joseph Ventrone  
National Association of REALTORS®

Mark A. Willis  
Furman Center for Real Estate and Urban Policy

cc: Members of the Senate Committee on Banking, Housing and Urban Affairs



July 9, 2021

The Honorable Sherrod Brown  
Chairman, Committee on Banking,  
Housing, and Urban Affairs  
534 Dirksen Senate Office Building  
U.S. Senate  
Washington, DC 20510

The Honorable Pat Toomey  
Ranking Member, Committee on Banking,  
Housing, and Urban Affairs  
534 Dirksen Senate Office Building  
U.S. Senate  
Washington, DC 20510

Dear Chairman Brown and Ranking Member Toomey,

The National Council of State Housing Agencies (NCSHA)<sup>1</sup> is pleased to express our enthusiastic support for the nomination of Julia Gordon to serve as Assistant Secretary for Housing, Federal Housing Commissioner, Department of Housing and Urban Development. We urge the committee to swiftly consider her nomination and report it favorably to the Senate.

NCSHA and the state housing finance agencies (HFAs) have had the honor of working with Ms. Gordon in various capacities over many years. She has extensive experience working in affordable homeownership and federal housing finance policy in both the private and public sectors. She has expertise in the intricacies of affordable housing policy, a deep-rooted commitment to racial and economic fairness, a fair-minded willingness to consider a variety of opinions, and an eagerness to develop and implement practical solutions.

Ms. Gordon is especially well-suited to lead the Federal Housing Administration (FHA) at a time when our nation is facing a severe affordable housing crisis and major unfinished work to make the housing finance system more equitable and inclusive.

NCSHA and our state HFA members have enjoyed a strong and productive affordable housing partnership with the federal government over many decades. FHA has been critical to that partnership. We are excited to work with Ms. Gordon in this new capacity to build on that record.

Sincerely,

Stockton Williams  
Executive Director

cc Stanley Hardy (Chairman Brown)  
Elie Greenbaum (Ranking Member Toomey)  
Sarah Brundage, Deputy Assistant Secretary for Congressional Relations, HUD

<sup>1</sup> NCSHA is a nonprofit, nonpartisan organization. None of NCSHA's activities related to federal legislation or regulation are funded by organizations that are prohibited by law from engaging in lobbying or related activities.



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July 6, 2021

The Honorable Sherrod Brown and The Honorable Patrick Toomey  
U.S. Senate Committee on Banking, Housing, and Urban Affairs  
534 Dirksen Senate Office Building  
Washington, DC 20510

Dear Chairman Brown and Ranking Member Toomey,

The National Housing & Rehabilitation Association (NH&RA) supports the nomination of Julia Gordon to serve as Assistant Secretary for Housing, Federal Housing Commissioner at the U.S. Department of Housing and Urban Development (HUD).

Gordon is well prepared for the position based on her deep knowledge in both multifamily and single-family housing from her days at the National Community Stabilization Trust (NCST), Center for American Progress, Federal Housing Finance Agency and Center for Responsible Lending. Gordon is known throughout the affordable housing industry for her thoughtful, fact-based and balanced approach.

Gordon helped to develop the Neighborhood Homes Investment Act, which would address the value gap created when the cost of rehabilitating or building a home is greater than the post-construction value of the home. Gordon and her team at NCST manage real estate owned properties and find community-based buyers for these vacant, abandoned and distressed properties. Gordon deeply understands the lasting community and personal impacts of foreclosures and is well suited to do everything in her power as FHA commissioner to prevent unnecessary foreclosures coming out of the current economic downturn.

National Housing & Rehabilitation Association (NH&RA) is a national trade association of affordable housing development and finance professionals. Our members span the gamut of affordable housing professionals including developers, owners and operators, third-party compliance contractors, tax credit (Low Income Housing Tax Credit, Historic Tax Credit, New Markets Tax Credit) investors and syndicators, lenders, lawyers, accountants, market analysts, appraisers, housing finance agencies and public housing authorities, among others. Many of our members represent the private portion of the public-private partnerships under HUD's jurisdiction and we look forward to expanding housing opportunities for low-income Americans under Assistant Secretary Designate Gordon's leadership.

NH&RA urges this committee and the Senate to quickly approve her nomination so she can begin the urgent work of ensuring that everyone in America has a safe, decent and affordable place to call home.

Sincerely,

Thom Amdur  
President

July 29, 2021

The Honorable Charles E. Schumer  
Democratic Leader  
United States Senate  
322 Hart Senate Office Building  
Washington, D.C. 20510

The Honorable Mitch McConnell  
Republican Leader  
United States Senate  
317 Russell Senate Office Building  
Washington, D.C. 20510

The Honorable Sherrod Brown  
Chairman  
Senate Banking Committee  
United States Senate  
503 Hart Senate Office Building  
Washington, D.C. 20510

The Honorable Pat Toomey  
Ranking Republican  
Senate Banking and Housing Committee  
United States Senate  
248 Russell Senate Office Building  
Washington, D.C. 20510

Dear Leader Schumer, Leader McConnell, Chairman Brown, and Ranking Member Toomey:

The undersigned organizations enthusiastically encourage the Senate to confirm the nomination of Julia Gordon as HUD Assistant Secretary for Housing and Commissioner of the Federal Housing Administration (FHA). We believe Ms. Gordon is highly qualified for this important position.

FHA faces challenges and opportunities to finance home ownership and rental housing at a critical time. Most immediately, many households, rental property owners, and communities are struggling to recover from economic disruptions caused by the Covid-19 pandemic. In the longer run, rising home prices and rents and supply shortages are making housing less affordable for middle- and lower-income families, including renters and first-time home buyers. FHA has an important role in addressing these challenges, consistent with responsible lending practices and maintaining healthy insurance fund reserves.

Julia Gordon brings deep experience to address these challenges. She is a seasoned housing finance policy maker, having served as Single-Family Policy Manager at the Federal Housing Finance Agency. Through her leadership of the National Community Stabilization Trust, she has a nuanced understanding of local housing markets and how they can function sustainably even when under stress. She also has the skills, experience, and relationships to bring people together, both within FHA and among stakeholders, to address challenges collaboratively and effectively.

We urge the Senate to consider Ms. Gordon's nomination favorably and expeditiously.

Center for Community Progress  
Cinnaire  
Enterprise Community Partners  
Grounded Solutions Network  
Habitat for Humanity International  
Housing Advisory Group  
Housing Assistance Council  
Housing Partnership Network  
Housing Policy Council  
Local Initiatives Support Corporation/National Equity Fund  
Manufactured Housing Institute  
Mortgage Bankers Association  
National Affordable Housing Management Association  
National Alliance of Community Economic Development Associations (NACEDA)  
National Apartment Association  
National Association of Affordable Housing Lenders  
National Association of Hispanic Real Estate Professionals  
National Association of Housing Cooperatives  
National Association of Realtors  
National Association of Residential Property Managers  
National Community Reinvestment Coalition  
National Council of State Housing Agencies  
National Fair Housing Alliance  
National Housing Conference  
National Leased Housing Association  
National Multifamily Housing Council  
Next Step  
Novogradac  
Prosperity Now  
Structured Finance Association  
Unidos US  
Up for Growth Action





July 6, 2021

The Honorable Sherrod Brown, Chairman  
The Honorable Pat Toomey, Ranking Member  
Committee on Banking, Housing, and Urban Affairs  
United States Senate  
Washington, D.C. 20510

Dear Chairman Brown and Ranking Member Toomey:

On behalf of the Structured Finance Association (SFA) and our 370 member institutions representing the entire value chain of the securitization industry, I write today in strong support of the nomination of Julia Gordon to serve as commissioner of the Federal Housing Administration (FHA).

Throughout her career in the public, private, and non-profit sectors, Julia Gordon has consistently displayed a deep understanding of our nation's housing finance system and its detailed innerworkings. Her knowledge of the intricacies and complexities of this market has always been apparent. Just as importantly, her passion for ensuring that a safe and healthy place to live is available to every community is why she is one of the most sought-after voices on questions of housing policy in Washington, D.C. In a moment where the cost of buying a home continues to drastically outpace wage growth, she will be an outstanding voice of knowledge and reason at this agency.

Many of us at SFA have had the opportunity to work with Julia over the years and find her to be an incredibly talented, thoughtful, and intelligent leader. But again, beyond her knowledge and expertise, I always turn to Julia to make sure that I am thinking about how policy will impact the lives of real people. Too often in Washington we can become consumed by policy debate in a theoretical sense. Julia never falls victim to this trap.

Suffice it to say, Julia Gordon is eminently qualified to lead the FHA. Again, Mr. Chairman and Mr. Ranking Member, SFA enthusiastically supports the nomination of Julia Gordon for this important role.

Sincerely,

A handwritten signature in dark ink, appearing to read "Michael R. Bright".

Michael R. Bright  
Chief Executive Officer  
Structured Finance Association

cc: Members of the U.S. Senate Committee on Banking, Housing, and Urban Affairs



**LETTERS IN OPPOSITION TO THE NOMINATIONS OF JULIA R. GORDON  
AND SOLOMON J. GREENE**



**NATIONAL SHERIFFS' ASSOCIATION**

August 3, 2021

The Honorable Sherrod Brown  
U.S. Senate Committee on Banking, Housing, and  
Urban Affairs  
534 Dirksen Senate Office Building  
Washington, D.C. 20510

The Honorable Pat Toomey  
U.S. Senate Committee on Banking, Housing, and  
Urban Affairs  
534 Dirksen Senate Office Building  
Washington, D.C. 20510

Dear Chairman Brown and Ranking Member Toomey:

The National Sheriffs' Association (NSA) opposes the nomination of Julia Gordon for Assistant Secretary for Housing and Federal Housing Commissioner at the U.S. Department of Housing and Urban Development (HUD).

Law enforcement officers across the country risk their lives every day to protect and serve our communities. They deserve the support of senior officials in the federal government who help to set policy. Unfortunately, Ms. Gordon has failed to provide such support by making and promoting alarming statements that denigrate the law enforcement community. For example, on May 31, 2020, she used her Twitter account to retweet a troubling comment that described law enforcement officers as "the people killing us."

The public knows that the vast majority of sworn law enforcement officers perform impossible tasks daily and deserve the support of our public officials. On behalf of the 3,080 Sheriffs of the NSA, I urge you to stand up for our nation's law enforcement professionals by opposing Ms. Gordon's nomination for HUD Assistant Secretary for Housing and Federal Housing Commissioner.

Sincerely,

A handwritten signature in black ink, appearing to read "Jonathan Thompson".

Jonathan Thompson  
Executive Director and CEO  
National Sheriffs' Association



## NATIONAL SHERIFFS' ASSOCIATION

The Honorable Sherrod Brown  
U.S. Senate Committee on Banking, Housing, and Urban Affairs  
534 Dirksen Senate Office Building  
Washington, D.C. 20510

The Honorable Pat Toomey  
U.S. Senate Committee on Banking, Housing, and Urban Affairs  
534 Dirksen Senate Office Building  
Washington, D.C. 20510

Dear Chairman Brown and Ranking Member Toomey:

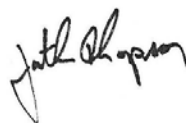
The National Sheriffs' Association (NSA) opposes the nomination of Solomon Greene for Assistant Secretary for Policy Development and Research at the U.S. Department of Housing and Urban Development (HUD). Law enforcement officers, including public housing authority police in Ohio, Pennsylvania, and across the country, risk their lives every day to protect and serve our communities. They deserve the support of senior officials in the federal government who help to set policy. Unfortunately, Mr. Greene has failed to provide such support by repeatedly making alarming statements that denigrate the police and advocate for defunding the police.

Mr. Greene has used his Twitter account to broadly accuse the police of harassment and call for police to be defunded. On May 30, 2020, he tweeted "No More Money for the Police." He accompanied this tweet with a quote saying: "Here's another idea: Imagine if the money used to pay the salaries of police officers who endlessly patrol public housing buildings and harass residents can be used to fund plans that residents design to keep themselves safe." Mr. Greene continued this "defund the police" tweet thread by stating that two vocal advocates of defunding the police—Neighborhood Funders Group and Funders for Justice—"had it right all along!"

Similarly, last spring in the midst of violent demonstrations throughout the country, Mr. Greene tweeted that "Violent protests are not the story. Police violence is."

On behalf of the 3080 Sheriffs of the NSA, I urge you to stand up for our nation's law enforcement professionals by opposing Mr. Greene's nomination for HUD Assistant Secretary for Policy Development and Research.

Sincerely,

A handwritten signature in black ink, appearing to read "Jonathan Thompson". The signature is written in a cursive, flowing style.

Jonathan Thompson  
Executive Director and CEO  
National Sheriffs' Association