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NOMINATIONS OF: RONALD SIMS, FRED P. HOCHBERG, HELEN R. KANOVSKY, DAVID H. STEVENS, PETER KOVAR, JOHN D. TRASVIÑA, AND DAVID S. COHEN

HEARING

BEFORE THE

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

ONE HUNDRED ELEVENTH CONGRESS

FIRST SESSION

ON

NOMINATIONS OF:

RONALD SIMS, OF WASHINGTON, TO BE DEPUTY SECRETARY, DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

FRED P. HOCHBERG, OF NEW YORK, TO BE PRESIDENT AND CHAIRMAN, EXPORT-IMPORT BANK

HELEN R. KANOVSKY, OF MARYLAND, TO BE GENERAL COUNSEL, DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

DAVID H. STEVENS, OF VIRGINIA, TO BE ASSISTANT SECRETARY FOR HOUSING—FEDERAL HOUSING COMMISSIONER, DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

PETER KOVAR, OF MARYLAND, TO BE ASSISTANT SECRETARY FOR CONGRESSIONAL AND INTERGOVERNMENTAL AFFAIRS, DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

JOHN D. TRASVIÑA, OF CALIFORNIA, TO BE ASSISTANT SECRETARY FOR FAIR HOUSING AND EQUAL OPPORTUNITY, DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

DAVID S. COHEN, OF MARYLAND, TO BE ASSISTANT SECRETARY FOR TERRORIST FINANCING, DEPARTMENT OF THE TREASURY

APRIL 23, 2009

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NOMINATIONS OF:

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TO BE ASSISTANT SECRETARY FOR FAIR HOUSING AND EQUAL OPPORTUNITY,
DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT;

DAVID S. COHEN, OF MARYLAND,
TO BE ASSISTANT SECRETARY FOR TERRORIST FINANCING,
DEPARTMENT OF THE TREASURY

THURSDAY, APRIL 23, 2009

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

The Committee met at 10:43 a.m., in room SD–538, Dirksen Senate Office Building, Senator Christopher J. Dodd (Chairman of the Committee) presiding.

OPENING STATEMENT OF CHAIRMAN CHRISTOPHER J. DODD

Chairman DODD. The Committee will come to order, and let me apologize to our witnesses and colleagues for the slight delay. We have a bill on the floor of the Senate that is out of the Judiciary Committee, but given the number of amendments that have been offered, you would almost think it was a Banking Committee bill. And so Senator Leahy was asking for me to stay on the floor to

consider some of the amendments being offered, and we are going to try and work something out so that we can maybe have a Member here complete the nomination process if I am unable to complete it in order to get to the floor to participate in the debates on the Judiciary Committee bill. So I apologize. We are trying to work this all out, and we added some confusion this morning, and I now how busy people are in terms of schedules.

What I am going to do is make some brief opening comments, and then I am going to recognize, with the permission of my colleagues on the Committee, our members who have joined us here, including the distinguished Chairman of the House Financial Services Committee, Congressman Frank, to make some introduction of witnesses. And then I will go to my colleagues on the Committee for any comments they may have and then, of course, to our witnesses.

We have quite a panel here this morning, and we are grateful to all of you for your willingness to serve. I want to congratulate you on being nominated, and thank you, as I said, for your willingness to be a part of the change that we all seek in our country. So I would like to welcome all of you here this morning.

As you know, this Committee has been working closely with the administration to implement the various programs that will provide critically important issues to our Nation's economic recovery. An integral part of this process is the selection of strong and very talented leaders to oversee and manage the operations of these programs and departments.

The American people are looking for leaders who will help bring us out of our crisis that we are in economically by fixing our housing problem, promoting economic growth, and stabilizing our financial system. It will be those of you sitting before this Committee this morning who, if confirmed, will be charged with carrying out these very important responsibilities.

Today we consider seven nominations: Mr. Ronald Sims, of Washington, the State of Washington, to be the Deputy Secretary of the U.S. Department of Housing and Urban Development, or HUD; Mr. Fred Hochberg, of New York, to be Chairman and President of the U.S. Export-Import Bank; Ms. Helen Kanovsky, of Maryland, to be the General Counsel of HUD; Mr. David Stevens, of Virginia, to be the Assistant Secretary for Housing and Federal Housing Commissioner; Mr. Peter Kovar, also of Maryland, to be Assistant Secretary for Congressional and Intergovernmental Affairs of HUD; Mr. John Trasviña, of California, to be Assistant Secretary for Fair Housing and Equal Opportunity for HUD; and Mr. David Cohen, of Maryland, to be Assistant Secretary for Terrorist Financing at the U.S. Department of the Treasury.

As my colleagues know, we will have more nomination hearings to go, so I will be consulting with my colleagues on this Committee in an effort to develop a schedule for another hearing in the very near future.

It has always been this Committee's view, particularly given the urgency of our economic situation, that we ought to help get the President's Cabinet in place as quickly as possible. We have five HUD nominees before us today, and if the housing crisis is at the root of the economic crisis, as I believe it is, then I believe you in

many ways will be the authors at least of a good portion of the economic recovery we all seek.

For the past 3 or 4 years, the country has been facing a very serious housing problem that has its origins in the scourge of predatory lending resulting in record-high foreclosure rates. Across our Nation, between 9,000 and 10,000 homeowners face foreclosure every single day. I am pleased to note that the new administration has taken a much more aggressive approach to dealing with the housing problem than did its predecessor, working to halt the spread of foreclosures and to provide opportunities for homeowners to refinance their mortgages and receive housing counseling.

The importance of succeeding in these programs cannot be stressed enough. Like never before, we need an engaged, aggressive, and well-run Department of Housing and Urban Development with leadership that is confident in its mission and unafraid to act. As President Obama has himself said, HUD's role—and I quote him—"has never been more important." And while HUD has been mismanaged and riddled with scandal in recent years, there is an important time for new, bold leadership and a clear direction, and I believe that Secretary Donovan is already providing just that kind of leadership.

So I would like to welcome Mr. Sims, Ron Sims, whom I have known for a long time, who is a former local official in the State of Washington, who is the nominee to be Deputy Secretary. He will be working closely with Secretary Donovan particularly on the day-to-day management of the agency. Currently the County Executive in King County, Washington, he comes with years of experience in public service and in working with urban policy and city planning. He also brings with him a passion for breaking down the barriers between housing, transportation, and environmental policies, and, more importantly, the results to show for it. I share his enthusiasm and I look forward to discussing how we can spur the kind of transit-oriented development that gets our economy moving again, reduces congestion, cuts transportation costs for working families, and creates the kind of safe and affordable shelter needed in our country.

We also welcome the nominee for Chairman and President of the U.S. Export-Import Bank, Mr. Hochberg, whom I have known as well for many, many years. The Export-Import Bank is celebrating its 75th anniversary as the lead government agency financing U.S. exports. It was founded in 1934—in fact, at a time not unlike the one we are in today—and designed very specifically to create jobs here at home. And I have some very important questions for you, Mr. Hochberg, but the agency, in my view, has been failing in that responsibility at this time. It is not creating the kind of jobs. You have lending authority, you have insurance authority and guaranty authority, and neither of those areas are being fully complemented, in my view, at a time like this. So I have some very important issues, and you come at an important moment. Since this time, this agency has supported over $400 billion in U.S. exports and hundreds of thousands of good American jobs. In these tough economic times, we need a strong Export-Import Bank to increase our ability to make products that foreigners want, buy, and to develop and help our exporters secure the financing they need to sell those

products. And with Mr. Hochberg's unique blend of leadership skills honed over 30 years in the private sector, government, philanthropy, and academia, I think the Export-Import Bank will have a leader who understands the impact that the financial crisis is having on financing of U.S. exports. So I know welcome our additional HUD nominees as well.

Ms. Kanovsky will also have a critically important role in strengthening the agency's operations and programs as the nominee for General Counsel. Currently, she is the chief operating officer of the AFL–CIO Housing Investment Trust, where she has worked for the past 13 years. I have known her as well in her capacity in that job, and I congratulate you on being before us today.

Mr. Stevens, who will serve as the Assistant Secretary of HUD for Housing and Federal Housing Commissioner, is President and COO of the Long & Foster Companies and comes with a deep understanding of the mortgage industry and is highly regarded and highly supported, I might say, in my own State of Connecticut. People involved in the housing area, in fact, specifically brought it up to Secretary Donovan when he was in my State 2 weeks ago for a day visiting people, and out of the audience people stood up and highly commended him for choosing you to do this job—not something you normally hear about nominees in the process, but there is a lot of excitement about you taking this job. I want you to know that as well.

Mr. Kovar, who will serve as the Assistant Secretary of HUD for Congressional Affairs, has executive experience on Capitol Hill which includes as chief of staff to Congressman Barney Frank, the Chairman of the Financial Services Committee. So you bring a lot of experience and knowledge, and we welcome you as well.

Mr. Trasviña, who will serve as Assistant Secretary of HUD overseeing fair housing and equal opportunity programs, has deep experience working on Capitol Hill and in immigration and civil rights policy. As we celebrate National Fair Housing Month, I am very pleased to welcome you here before the Committee.

And, last, I would like to welcome the nominee for the Assistant Secretary of the Treasury for Terrorist Financing, Mr. Cohen. If confirmed, your work would impact our Nation's major security challenges, including nuclear proliferation, international terrorism, drugs and arms trafficking, and piracy on the high seas—a matter that we are all more than familiar with as a result of events of the last few weeks.

Since its creation just 5 years ago, the Office of Terrorism and Financial Intelligence has played an invaluable role in protecting our national security. In fact, the 9/11 Commission gave the U.S. Government its only A-minus in the category of combating terrorism financing. Yet much work still remains to be done using the tools this Committee has afforded Treasury in recent years, including legislation that I and Members of this Committee authored in 2007 to increase penalties against sanctions violators and the USA PATRIOT Act of 2001. TFI will continue to play an important part in denying funds that promote Iran's nuclear program, tracking activities of global terrorism and halting money laundering, and international domestic organized crime. Mr. Cohen will provide invaluable assistance to Under Secretary Levey and Secretary

Geithner in managing this critical operation, bringing with him years of experience at both the Treasury and working with the law firm of Wilmer, Hale.

Again, I welcome all of our nominees. It is an awful lot of you. Frankly, I would prefer to be dealing with you individually. That would be the way to do this. But, obviously, given the sense of urgency in getting people in place, it is something I think all of us can appreciate and support.

I mentioned earlier supporting this President's nominees. I have been a member of the U.S. Senate for some 28 years. I can count on one hand the number of nominees that I have opposed over that time of Republican and Democratic administrations. I do not believe it is a time for people to inject the opposition, their ideological framework. Presidents' elections have meaning, and if a President gets elected, he or she deserves to have the teams in place to help them execute their policies and their promises to the American people. I do think we have an obligation to examine nominees on other matters affecting their capacity to serve. But my general view has been to support nominees when that occurs, and, again, I would prefer to have done this in a more deliberate fashion with each of you in front of us rather than having a panel of this size. But, again, given the exigencies of getting people in place, given the economic circumstances we are facing, it is what it is, and so I am conducting the hearing in this manner.

What I would like to do—and, again, colleagues are here. Mr. Sims, you have both of our colleagues from the State of Washington here, and let me turn to them very quickly, and then the Chairman of the Financial Services Committee to make his introductions. And so I thank both of my colleagues, Senator Cantwell and Senator Murray, for being here.

Yes, and Congressman Schiff. How are you, by the way? Welcome.

Representative SCHIFF. Thank you.

Chairman DODD. Seeing all these Congressmen sitting at this Committee makes us nervous in the Senate, I want you to know that.

[Laughter.]

Chairman DODD. I know the House members would like to have something akin to a term of office that did not coincide with Senate elections. I suspect that would pass overwhelmingly in the House and have a very difficult time in the Senate, I want you to know.

Anyway, welcome. We are delighted to have you here.

Representative FRANK. Well, everything has a very difficult time in the Senate.

Chairman DODD. Everything has a very—I know. Having been a member of the other body, I can appreciate that point of view as well.

To my colleague, Senator Murray, or whatever order you would like.

STATEMENT OF PATTY MURRAY
A U.S. SENATOR FROM THE STATE OF WASHINGTON

Senator MURRAY. Thank you very much, Mr. Chairman, and to all the Members of the Committee, and I am pleased to be here

today with Senator Cantwell to introduce Ron Sims, who is our King County Executive, to this very important hearing. I know his wife, Cayan, could not be here, but he is accompanied by some family members—a brother-in-law and niece, I believe—and I know his family is very excited about this opportunity for him.

I want to personally congratulate Ron on the honor of being President Obama's nominee to serve as the next Deputy Secretary of the Department of Housing and Urban Development. Ron and his family are no strangers to public service, and I want to thank them for once again answering the call at this pivotal time in our Nation's history.

As Chairman of the Transportation, Housing, and Urban Development Appropriations Subcommittee, I know firsthand HUD's important mission—to support community development, increase access to affordable housing, and help house families in need. From those struggling families to our Nation's veterans, HUD's services often mean the difference between the despair on the streets and the safety and security of a home.

But today HUD faces challenges as daunting as at any other time in the agency's nearly 45-year history as a Cabinet-level agency. Millions of Americans have lost their homes to foreclosure, and as unemployment continues to rise, millions more are at risk. I have been reassured by the dedication and leadership shown by Secretary Donovan over the past 3 months, but given the magnitude of this housing crisis, Secretary Donovan cannot do it alone. And that is why I am so pleased that the President has tapped Ron Sims to provide his leadership and experience as Deputy Secretary at HUD.

Throughout his 12-year career as King County Executive, Ron Sims has been a strong leader for our State and the people of King County. He has always faced challenges head on and has always been open to consider new, innovative policies to improve the lives of the families in King County. He has been a true pioneer in housing policy, but I want to focus on three examples that illustrate his readiness to immediately step in and step up to tackle HUD's challenges.

First of all, Ron knows that making progress requires partnerships. As King County Executive, Ron has worked to build strong, diverse community partnerships that address many of the housing needs in King County. These partnerships have helped leverage the resources of the county to create thousands of new affordable housing units and preserve and improve existing housing stock. Ron has helped to establish and currently serves as co-chair of the Committee to End Homelessness. That is a regional partnership that has helped add more than 3,000 housing units for the homeless in King County.

This experience is going to be critical at HUD, an agency that depends on partnerships with everyone, from the largest Cabinet agencies to the smallest community boards, to extend housing opportunities in communities across the Nation.

Another central part of HUD's mission is the promise to provide housing to all those who need it, free from discrimination and prejudice. And as the people of King County well know, Ron Sims is an uncompromising champion of equal rights. In fact, he recently

led an effort to establish the King County Equity and Social Justice Initiative that brings together community leaders to root out discrimination and improve access to education, health care, and affordable housing.

And, finally, HUD will most certainly benefit from Ron's steadfast commitment to smart community development. When it comes to environmental protection, expanding transit, and managing growth, Ron has always been ahead of the curve. He has worked hard on initiatives to reduce the carbon footprint of King County, expand transit service, and has been a tireless advocate for smart growth management policies that have helped establish synergies across county programs and services.

Mr. Chairman, Members of this Committee, this is a great time of challenges for HUD, but it is also a time of great opportunity. Today we have the chance to refocus the agency's efforts on meeting the needs of low-income families and to renew its commitment to be a lifeline for those in dire straits. Innovative ideas, strong leadership, and dedication to equality are what HUD needs to move in a new direction, and those are all skills that Ron Sims brings to the table.

So I appreciate this opportunity to participate in this hearing, and I look forward to working with this Committee as it moves forward on this nomination.

Chairman DODD. Senator, thank you very much.

Maria.

STATEMENT OF MARIA CANTWELL
A U.S. SENATOR FROM THE STATE OF WASHINGTON

Senator CANTWELL. Thank you, Mr. Chairman, and thank you and Members of the Committee for holding this important hearing. I am pleased to be here with my colleague Senator Murray to help introduce King County Executive Ron Sims. I urge my colleagues to swiftly confirm him as the next Deputy Secretary of Housing and Urban Development.

Ron Sims is just the person we need to work on the full spectrum of housing issues, from promoting homeownership to making sure we have adequate supply of affordable rental housing, to addressing the special needs of homeless neighbors.

I have known Ron Sims for more than 20 years, and I know he really knows affordable housing from a hands-on perspective. And, more importantly, he knows how to manage effectively when resources are tight.

In his 13 years as King County Executive, Ron has worked to reform government, to move past the status quo, to provide for our communities, and this is just what HUD needs now. As HUD's point person on housing assistance and affordable housing programs, he will be responsible for making sure that families in most need are well served.

In 2003, I worked personally with Ron to prevent the closure of Branch Villa Health Care Center. The Branch Villa Health Care Center, now known as the Leon Sullivan Health Care Center, is a nursing home that provides services to King County seniors, most of whom are African American. When the property faced foreclosure by HUD, we did all that we could at the Federal and State

level to work with the resources to make sure that this transfer of ownership to a nonprofit group was done so that the center's doors could remain open.

This success was more than just protecting a facility. It was about protecting our community's seniors and striving to provide the best for our communities. This is just the example of how Ron Sims operates. He cares about the community and works collaboratively to solve problems. He understands HUD, and he understands housing issues.

Ron will also bring his smart business-oriented approach to the Department. He will ensure that the limited resources are used efficiently to meet the agency's critical mission. As King County Executive, he was instrumental in maintaining a balanced budget and earning the country's highest available credit rating. In 2006, Ron was recognized as the Public Official of the Year by *Government Magazine,* and in 2008, they named him one of America's Most Innovative Leaders.

Now he brings all that energy to HUD at a time when we need it most, so I am glad that President Obama has recognized Ron Sims' innovative spirit. And I know it is that kind of visionary leadership that we need alongside Secretary Donovan at this critical agency at this critical point. So I encourage my colleagues to support quickly his nomination.

Thank you.

Chairman DODD. Senator Cantwell, thank you very much. I thank both of our Senators from Washington.

Let me turn, if I can, to our visiting colleagues here from the other body. The Chairman of the Financial Services Committee, Barney, we are delighted to have you here this morning, and Congressman Schiff as well. I want to welcome you as well.

Is that on, Barney, your microphone there?

Representative FRANK. No. OK.

STATEMENT OF BARNEY FRANK
A U.S. REPRESENTATIVE FROM THE STATE OF MASSACHUSETTS

Representative FRANK. I really have appreciated the chance to work with you, Senator, and I think we have done a lot, and we will be able to do a lot more in what has been a very good relationship between our two committees.

I will say I had a very sad moment yesterday. As I was leaving my office, I walked past the desk of Peter Kovar, who has been my chief of staff, and it was blank. And I learned that I was going to have to—I realized I was going to have to learn to live without him.

He is enormously talented. Actually, he comes to this job with both substantive knowledge, having worked as my chief of staff for over 20 years, having had some experience in the Senate. He is fully familiar with the substantive matter that comes before this Committee, because members will know your chief of staff inevitably becomes fully involved in the work of the Committee. And particularly these past few years when I became the Ranking Member in 2003, my sole Committee assignment has been this

Committee. So he knows a great deal about it. We do little on the side.

I will say, Mr. Chairman, that if a question involving fishing should come up at HUD, he is an expert on that, because I represent New Bedford.

[Laughter.]

Representative FRANK. But in terms of both the Treasury and HUD areas, he is extremely well equipped substantively, and in terms of—I know one of the things you are going to have to do obviously in the job of being Assistant Secretary for Congressional Affairs is to deal with members of Congress with all of their quirks and eccentricities and personal difficulties. And I should think the fact that he has been my chief of staff for 28 years would satisfy any doubts on that score, that he would be able to deal with——

[Laughter.]

Chairman DODD. And that is just the House side you are talking about.

Representative FRANK. Yes, that is true.

So I am delighted to have the chance, and I really appreciate the President's appointing him. I am delighted also to see these other members.

Let me say that I have also known and worked with Mr. Hochberg in a variety of capacities, and I agree with you, we could get more out of the Export-Import Bank than we have had, and I look forward to working with you to see that that is done.

But I comment the President on a great group of nominees, and obviously, we look forward to working with them as they take their place. And as I said, in Peter Kovar, if you told someone that he had to train for 20 years to be the Assistant Secretary of HUD for Congressional Relations, he would have done very much what Peter Kovar has done.

Chairman DODD. Thank you very much. And, by the way, we have a statement from Senator Kennedy regarding, Peter, your nomination as well, and I know Senator Kerry, in fact, is going to try and get over as well and be heard on your nomination, and I know Ms. Kanovsky's as well. We will put those in the record as well.

Thank you very, very much.

Senator Schumer, we will jump to you because you have a hearing to go to. Do you mind waiting a few minutes, Congressman Schiff?

Representative SCHIFF. No.

Chairman DODD. Thank you.

INTRODUCTION OF NOMINEE FRED P. HOCHBERG BY SENATOR CHARLES E. SCHUMER

Senator SCHUMER. Thank you. And first I want to say, before I introduce Fred Hochberg, who I am proud to introduce to my colleagues, Peter, Barney said it would be OK if we voted you down.

[Laughter.]

Representative FRANK. So much for telling a Senator anything in confidence.

[Laughter.]

Senator SCHUMER. I told Barney that he usually gets his way with this Committee, but not this time.

Anyway, it is my honor to introduce Fred Hochberg, a good friend of mine and of many of the Committee. Fred is an accomplished businessman and public servant, and I am just so delighted to support his nomination to head the Export-Import Bank. I have known Freddie for many, many years, and he is capable, dedicated, has a great business career, but always wants to be in public service. He really cares about making this country a better place.

He is a great fit for the position because it is about creating and supporting American jobs. That is what the Export-Import Bank is all about. And he knows how to do it. He spent two decades of his career with the Lillian Vernon Corporation. This was founded by his mother. She was an immigrant who fled Nazi Germany. She founded it with $2,000 wedding gift money. Under Fred's leadership, the company was transformed from a small mail-order company to a wildly successful, publicly traded direct marketing corporation that employs more than 1,000 people.

From Lillian Vernon, Fred moved to found and serve as President of Heyday. That is an investment firm that manages real estate and venture capital. And then he came to Washington in 1994. He joined the Clinton administration as Deputy Administrator, and then Acting, of the SBA. As we all know, small businesses are the engines of growth here in our economy, and, again, his business experience, his small business governmental experience, as well as being dean of the Milano School at the New School gives him an academic background as well.

He has always been involved in the community. He and his longtime partner, my friend Tom Healy, who I do not see here today—he is not here, Fred?

Mr. HOCHBERG. He is in Africa—teaching.

Senator SCHUMER. He is in Africa, OK, teaching. They are active in numerous philanthropic and civil rights groups, and I want to thank them for what they have done to improve the lives of so many New Yorkers.

So it is clear to me that Fred possesses the entrepreneurial spirit, the sense of civic duty, and the chutzpah necessary——

[Laughter.]

Senator SCHUMER. You are not supposed to laugh. That is part of the English language these days.

[Laughter.]

Senator SCHUMER. ——to excel as head of the Export-Import Bank.

So I want to thank you, Mr. Chairman, for the opportunity to speak, and I hope the Committee will approve Fred's nomination unanimously given his broad, wide, and deep credentials. And, Freddie, congratulations on the nomination.

Chairman DODD. Senator, thank you very much.

Let me turn to Representative Schiff for Mr. Trasviña's nomination as well. Congressman, welcome.

STATEMENT OF ADAM B. SCHIFF
A U.S. REPRESENTATIVE FROM THE STATE OF CALIFORNIA

Representative SCHIFF. Thank you, Mr. Chairman. These are wonderful seats, but don't worry, I will not get too comfortable.

Mr. Chairman, Ranking Member Shelby, and other Members of the Committee, I would like to introduce you to President Obama's nominee for Assistant Secretary of the Office of Fair Housing and Equal Opportunity, FHEO, a dedicated public servant, an accomplished lawyer, Mr. John Trasviña.

A proud resident of Pasadena, California, John has spent his life fighting for justice, working passionately as an advocate for civil rights. He has intimate experience with the inner workings of the executive and legislative branches, which will serve him well in his new post.

John worked on the Hill and made his mark in civil rights legislation as the General Counsel and Staff Director of the Senate Judiciary Subcommittee on the Constitution. His experience and expertise caught the eye of many around Washington, and in 1997, John was appointed by President Clinton and confirmed unanimously to head the Federal government's only office devoted solely to immigrant rights. There he worked to enforce antidiscrimination provisions of the Immigration Reform and Control Act. This experience will be particularly helpful at FHEO where he will oversee the implementation and enforcement of the Fair Housing Act and other civil rights laws.

After his time in D.C., he made his way to the West Coast as President and General Counsel at the Mexican-American Legal Defense and Education Fund, or MALDEF. There John gained invaluable experience managing a large and diverse organization with five offices around the country, working closely with a diverse range of organizations, including corporations as well as nonprofits.

I ask that you include a letter of support from the Pasadena Police Chief, Bernie Melekian, in the record.

In Pasadena, John worked closely with the police department advising the police chief and the city council on education, issues involving the Hispanic community, city service. He is a leader in our region not only for the Latino community, but he has worked across all communities for the common good and was awarded the President's Award by the Pasadena NAACP in 2008.

I strongly support John Trasviña's appointment as Assistant Secretary for the Office of Fair Housing and Equal Opportunity. He has the knowledge, experience, and expertise to succeed. He has a passion for protecting Americans from discrimination, preserving their civil rights, and I am convinced he will enforce the Fair Housing Act, the Civil Rights Act of 1964, and other measures under his jurisdiction justly, with great dedication and heart. His experience in the administration and here in Congress as well as his relationship with a diverse set of outside organizations prepares him well for the path ahead.

John, we are tremendously proud of you, and we wish you every success, and I urge his favorable consideration.

Thank you, Mr. Chairman.

Chairman DODD. Thank you, Congressman, very much. We appreciate your coming over and participating today as well. Very grateful to you for doing that.

Senator Warner, you have got a nominee as well, and we want to see if you would like to spend a few minutes——

INTRODUCTION OF NOMINEE DAVID H. STEVENS BY SENATOR MARK R. WARNER

Senator WARNER. I appreciate that, Mr. Chairman, and let me, first of all, welcome the whole panel and say congratulations on your nominations and hopefully your speedy approvals.

I am here to introduce a fellow Virginian, David Stevens, whom the President has nominated to be Assistant Secretary of Housing and FHA Commissioner. I know David is here with his wife, Mary, and I think he will present them as well.

I was happy to hear that when you were up with Secretary Donovan in Connecticut that David's reputation has extended to the Nutmeg State in terms of people stepping forward. And I think that is because David brings a unique set of experiences to this new challenge. He has been President and Chief Operating Officer of the Long & Foster Companies, a multifaceted real estate firm located in Virginia, but it has holdings around the region and the country. He has served as Vice President at Wells Fargo Home Mortgage Division, where he has been obviously involved in issues intimately connected with the mortgage challenge. He has been Vice President of Single Family Housing at Freddie Mac and had a 16-year tenure at the World Savings Bank. He, in addition, brings, I think, as we particularly look at the challenges of restarting our housing industry at this point and making sure that we truly have a fair housing approach, he was a founding executive sponsor of the Women's Mortgage Industry Network, and during his tenure at Freddie Mac initiated some of the first outreach activities to the Latino community.

So all of this broad background has clearly extended beyond the reaches of Virginia in terms of the interest in his nomination, and I am particularly anxious to have him come on board because, as I am sure you found with Secretary Donovan, we have a lot of new initiatives the President has outlined. But as homeowners try to get the next level of detail down so they can actually take advantage of some of these initiatives, we are still seeing some lag time from the Department to get these initiatives—the details out so that people can fully take advantage of them. And David—I know his speedy confirmation will help that process along.

I would add a couple other quick individual notes. I have some trepidation seeing David again here today because, as he was considering this, David and Mary and I were having dinner one night at an event, and he shared the fact that he was considering this, and to leave the private sector where he was doing extraordinarily well to come back and take this challenge, again, in the public sector, he was weighing that. I am glad that you have weighed the decision and made the choice as a family to take on this challenge. Again, your services will be well needed and well regarded. So I welcome you. I welcome the rest of the panel.

Two other quick items. One is let me add my voice to the introductions of at least two of the members who have been talked about, Fred Hochberg and Ron Sims. I know the whole panel is great, but I have had personal experience with both Fred and Ron, and I know they will be excellent additions to the President's team.

And on a personal note—and I will get some grief for this later. I think when Adam came in, he brought his daughter. This is also "Bring Your Daughter to Work Day." So I have my—she is going to cringe behind the chair back here.

[Laughter.]

Senator WARNER. My youngest daughter, Eliza, who is a freshman in high school, attending today. I would only note that she was very excited about this opportunity to come because she thought she could miss school. She was really bummed out when she heard that I was starting with an 8 o'clock breakfast with Barney Frank and that we would have to leave even earlier than she normally goes to school. And I think you will see a lot of other kids and daughters particularly running around the Hill today.

So thank you, Mr. Chairman. David, we welcome you and look forward to your confirmation.

Chairman DODD. Senator Warner, thank you very, very much.

I mentioned earlier Senator Kerry wanted to be here. When he comes in, we will give him an opportunity, if he can, and the schedules are very tight, as I know you are aware on this, but certainly his comments on your behalf will be included in the record, at the very least. I thank my colleagues for doing this.

I want to turn to my colleague, Senator Shelby, for any opening comments he may have, and then I am going to turn to my colleagues here for any comments they may have. I will swear in our witnesses.

I want to thank in advance Senator Warner, who is going to take over the Chair for the nomination process so I can get to the floor. There is a debate going on on some matters that affect the jurisdiction of this Committee.

Senator WARNER. I had the opportunity to work with Senator Dodd as a young man and he promised great things. I didn't think after only 100 days here that I would get to sit in the chair, though, so I am——

[Laughter.]

Chairman DODD. I am taking the gavel with me when I leave.

[Laughter.]

Chairman DODD. Having known Mark for a long time, I might never get it back.

[Laughter.]

Chairman DODD. Senator Shelby.

STATEMENT OF SENATOR RICHARD C. SHELBY

Senator SHELBY. I will be very quick. I am just here to support all of you. I think we have got some outstanding nominees. The sooner we move these nominees, Mr. Chairman, the better. From the Republican side, I think we want to get everybody in place and have the administration going full blast.

Chairman DODD. I thank you very much.

Jack, do you have any comments?

Senator Johanns, any comments you would like to make? You know what it is like to sit at that table, as well, having been a nominee.

Senator JOHANNS. I do know what it is like.

Chairman DODD. You bring a special appreciation of sitting on both sides of this dais.

STATEMENT OF SENATOR MIKE JOHANNS

Senator JOHANNS. I do. I will offer just a thought, because I don't think I can stay for the whole hearing, but I don't want to prolong this, Mr. Chairman.

It was about 4 years ago that I sat where you sit. I was nominated to be the Secretary of Agriculture, kind of an intimidating experience. But I would say this. None of you have to be intimidated by this. You are enormously qualified to do this job. I can't imagine there will be any problems with your confirmation whatsoever, unless something were to pop up. But it looks great.

[Laughter.]

Chairman DODD. There is always that "if," that thought.

Senator JOHANNS. I would offer a thought, though, because like I said, I probably do have to leave the hearing. I would just offer a word of advice in terms of taking on your new assignments, because I think you can look forward to that. I would urge you to work in a very bipartisan way. I quickly found out that it was not acceptable for me to go into a Senate office or a House office and explain to them that I inherited the problem. They wanted me to solve the problem. And if it was in their district, they really wanted me to solve the problem. They were not interested in excuses or explanations as to why I didn't cause the problem.

The other thing I would say to you is no matter how good you are, and you are all enormously gifted and qualified, even in what you are doing now, you are going to leave problems behind for the next person. It is the nature of life. I am guessing, Mr. Sims, in King County, there are still homeless people. There is still inadequate housing. But you can't be blamed for that. What you can be held responsible for is good management and solid determination to get the job done. So I really encourage all of you to focus on that.

Personally, I am anxious to work with all of you. These are important issues that you are working on, everything from terrorism to housing, my goodness, and everything in between. Look at us as a partner and my hope is that we can have a very, very solid good working relationship. Godspeed and good luck to all of you.

Chairman DODD. Thank you very much, Senator.

Senator JOHANNS. Thank you, Mr. Chairman.

Chairman DODD. Senator Merkley, do you want to make a comment on this?

STATEMENT OF SENATOR JEFF MERKLEY

Senator MERKLEY. Thank you very much, Mr. Chair. I wanted to come and thank all of you for making this commitment to public service. Housing is something that has been very much a part of my background as Director of Habitat for Humanity in Portland, Oregon, later a developer of affordable housing, later an advocate

in the legislature for both strong rental assistance programs, decent housing, and for home ownership.

I think that housing is the foundation of the American dream. It is often, in terms of home ownership, the foundation of families' financial success. There is a lot of work to be done and we are under difficult circumstances with the budget we face. Far more families will be seeking assistance, needing assistance, and we will be in more challenged national fiscal circumstances in terms of providing that assistance.

So certainly my team, my staff team looks forward to working with you. I look forward to working with you, and Godspeed.

Chairman DODD. Senator, thank you very, very much.

I want to note, by the way, Diane Farrell is in the audience and works with the Export-Import Bank and from Connecticut and was confirmed by this Committee earlier, so we welcome you to the Committee.

And I want to recognize—there are an awful lot of people in the room and I suspect an awful lot of the various staffs from HUD, from Ex-Im Bank, and from Treasury, and not all of them ever get to sit at this dais and be confirmed for a post and get to make a statement. But the people who just do everyday work do a remarkable job on behalf of the citizenry of this country and never get enough recognition, in my view, for the tremendous hours and efforts they make.

I forget to mention that from time to time, but I thought today recognizing that I know a lot of people from the various agencies are here in support of these nominees and to offer whatever assistance they can, and I am confident I speak for every one of us up here, how much we appreciate the work that gets done by civil servants in this country throughout our government who work hard, long after the regular hours every day to make this country function. We need you more than ever, obviously, at a time like this. So I want to thank all of you who are in the room who don't get to sit at this table and to be a nominee and be confirmed, but in a sense, all of us want to confirm every day how much we appreciate what you do.

With that, I am going to ask our witnesses to rise and to raise your right hands and to take an oath, if you would, please.

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

Mr. SIMS. I do.

Mr. HOCHBERG. I do.

Ms. KANOVSKY. I do.

Mr. STEVENS. I do.

Mr. KOVAR. I do.

Mr. TRASVIÑA. I do.

Mr. COHEN. I do.

Chairman DODD. And do you agree to appear and testify before any duly constituted committee of the U.S. Senate?

Mr. SIMS. I do.

Mr. HOCHBERG. I do.

Ms. KANOVSKY. I do.

Mr. STEVENS. I do.

Mr. KOVAR. I do.

Mr. TRASVIÑA. I do.

Mr. COHEN. I do.

Chairman DODD. I thank you very much.

With that, we will begin. Mr. Sims, Ron Sims, we will begin in the order that you are at the table here and I am going to ask all of you to try and keep your remarks relatively brief, if you can. Any supporting data and information you think would be helpful for this Committee to have in support of your nomination will be certainly—I will accept at this point so you don't have to just send it to us.

There may be a period of a few days after your testimony here to respond to some questions from Members who, for whatever reason, couldn't be here but would like to raise some issues, and I would urge you to respond to those questions as quickly as you possibly can so we can move your nominations forward. We will leave the record open for that purpose.

With that, Mr. Sims, we welcome you, and I welcome all of, again, the members of the panel.

STATEMENT OF RONALD SIMS, OF WASHINGTON, TO BE DEPUTY SECRETARY, DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

Mr. SIMS. Thank you, Mr. Chairman, Senator Shelby, and distinguished Members of the Committee. I am honored and humbled on the occasion of President Obama and Secretary Donovan to nominate me as Deputy Secretary for Housing and Urban Development. I want to thank the Committee for making time in your busy schedules to provide this opportunity for us to share our thoughts and views regarding housing and urban development at this critical time in this country.

For over 12 years, I have been proud to serve as the elected executive of the Nation's 14th largest county, managing an annual budget of $5 billion and a workforce of 14,000 employees, delivering local and regional services to 1.8 million people. Throughout my career, I have championed regional efforts to develop affordable and supporting housing, end homelessness, improve blighted neighborhoods, and create opportunities for home ownership. But I have also balanced those priorities with the need to reduce congestion, improve mobility, protect our environment, and address the inequities and injustices in our region.

President Obama and Secretary Donovan and Congress have all voiced a clear expectation that HUD can and must now step up to the unprecedented levels of leadership in America's national recovery.

Chairman DODD. Is your microphone on?

Mr. SIMS. The roles facing HUD today include stabilizing the housing market, alleviating homelessness, creating healthy housing stock and vibrant and sustainable urban and rural communities. To do this, HUD must take a collaborative approach and work to leverage Federal action with other agencies, including Transportation, Treasury, Energy, Health and Human Services, as well as the Environmental Protection Agency. This interagency leadership

will only be possible if HUD as an organization is fully functional and focused on meaningful and measurable outcomes.

I am ready for the challenge put before me by President Obama and Secretary Donovan to bring transformational change to HUD. I believe my management experience in King County and our standing as a world class regional government can serve as a relevant model for HUD. It has not always been easy, but with many large organizations, dramatic reforms in areas like information technology and human resources is sorely needed. And by creating a cross-disciplinary team orientation and providing managers with effective tools and support, we have worked together to set King County on the right course.

More recently, King County has institutionalized a system of data-driven management that brings evidence to decisionmakers when they need it most. We have published these results through an award-winning report that underscores our commitment to accountability and to transparency.

And we have looked beyond the silos of our government organization to help us in achieving these results. At King County, we have built strategic partnerships similar to the national network of partners Secretary Donovan outlined in his confirmation testimony. I believe deeply in the power of this vision, working with a range of local governments, housing authorities, foundations, nonprofits, and private developers who would join HUD in implementing its priorities.

Like our departments in King County, HUD's organization must work and it must serve not simply as a pass-fail bureaucracy. It must be a creative engine of ideas, actions, and tools in which employees, partners, and our customers are all empowered to implement a shared vision of the future.

In sum, we must be ready with a smoothly running organization at all levels, from local to Federal leaders, to take on the challenges before us. HUD must be accountable, transparent, and effective as a major agent of oversight for TARP and a primary decisionmaker in how recovery funds will be spent. We must ease the foreclosure crisis and lay the foundation of home ownership, affordability, and stability. And we must chart a course for sustainable communities' visions, one in which our urban and rural areas are more vibrant, sustainable, and resilient.

Mr. Chairman, Senator Shelby, and Members of this distinguished Committee, thank you again for the opportunity to speak to you today. I firmly believe that under Secretary Donovan's leadership and with ongoing input from Congress, we can transform HUD into a catalyst for economic opportunity and ensuring every American a decent, safe, and suitable living environment.

I would also wish to acknowledge, if you will let me, the incredible work being done by Senator Murray and Senator Cantwell. They are extraordinary public officials. They do great work in our community and our State and they are icons. But they serve at a national level, as well. So we appreciate all they are as Senators.

I would be remiss if I didn't thank my niece from Bellingham, Washington, for being here today, and my brother-in-law from College Park, Maryland, for being here today. The rest of the family is back in Seattle.

I look forward to being able to serve this Nation. Thank you, Mr. Chairman.

Senator WARNER [presiding]. Thank you, Mr. Sims. We look forward to your service. You have got quite a record at the local level and I know we can bring that to bear here at the national level.

Mr. Hochberg.

STATEMENT OF FRED P. HOCHBERG, OF NEW YORK, TO BE PRESIDENT AND CHAIRMAN, EXPORT-IMPORT BANK

Mr. HOCHBERG. Thank you. I would like to just introduce my brother, David Hochberg, a few rows back, and as Senator Schumer mentioned, my mother is out of the country, and my partner, Tom Healy, is teaching a course in Africa, so I wanted to acknowledge them.

I want to also thank Senator Schumer for his very generous introduction and thank you, Senator Warner, and also Barney Frank for your comments.

Chairman Dodd, Senator Shelby, Members of the Committee, I am honored to appear before you today to testify regarding my nomination to be President and Chairman of the Export-Import Bank of the United States. I am grateful to President Obama for the trust he has placed in me and I want to thank the Committee for the prompt scheduling of this hearing.

I bring 30 years' experience in business, government, international affairs, and education. If confirmed, I will immediately begin working on the challenges facing Ex-Im Bank in particular, and most importantly the U.S. economy in general.

In preparing for this hearing, I have been able to develop an initial understanding of Ex-Im Bank's policies and procedures. It is very clear that Ex-Im Bank's mandate is to protect and sustain U.S. jobs. The Bank does this by helping U.S. exporters meet foreign competition and stepping in when commercial financing is not available for otherwise viable transactions. The Bank keeps a watchful eye on taxpayer money by acting only when it can find a reasonable assurance of repayment.

Mr. Chairman, I do not have to tell any Member of this Committee that these are not ordinary times, but Ex-Im Bank is at its best in times such as these. Why do I feel this way? Ex-Im Bank, established 75 years ago by President Roosevelt during the Great Depression, has the capacity to step up now as it did then. The Bank played an integral role in the implementation of the Marshall Plan. It also helped our country meet the Latin American and Asian debt crises of the 1980s and 1990s.

Past is prologue. I believe Ex-Im Bank needs to do more and can do more in the months and years ahead. First, total Bank business has already shown a significant increase, in the range of 20 percent over last year. As Secretary Geithner said yesterday, our country's economic recovery depends on reversing the steep decline in exports. Moreover, for the first time in its history, the Bank has authorized over $1 billion for the support of small businesses in the first 6 months of this year.

Second, I had an opportunity to meet with a number of Ex-Im Bank career employees and I have come away impressed, im-

pressed with their dedication, with their expertise, and impressed with their competence.

Third, my time as Deputy and Acting Administrator of the Small Business Administration, Dean of Milano the New School for Management and Urban Policy, as well as my experience as a Commissioner on the Port Authority for New York and New Jersey has prepared me for this challenge.

But I am also prepared because of my experience in the private sector and my personal life. I come to this position as a businessman. I have run a business founded by my mother, who came to this country at age ten as a refugee from Nazi Germany. That business, Lillian Vernon, grew from our kitchen table into a public company with thousands of employees doing business around the world. I know firsthand what it takes to make a small, family owned enterprise succeed and how difficult that can be. And I also know firsthand that our economy relies on entrepreneurs for innovation and growth, and I want to help them succeed in any way the Bank can.

If confirmed, I fully commit to actively searching for new policy initiatives and solutions to problems in order to move the Bank forward, streamlining our services, eliminating bottlenecks, and providing top-notch customer service to all our constituents, be they American exporters or the banks that support them. I will do this by consulting with our stakeholders in labor, exporting, and banking, working closely with our colleagues in the administration, strengthening our support for small businesses and environmentally sound exports, and of course keeping in close contact with this Committee and the rest of Congress as we navigate through these difficult times.

Ex-Im Bank is the right agency at the right place at the right time.

In closing, I ask for your support for my nomination. Thank you. I would be happy to answer your questions.

Senator REED. Mr. Chairman?

Senator WARNER. Senator Reed.

STATEMENT OF SENATOR JACK REED

Senator REED. Mr. Chairman, I think we have a vote impending shortly and I am going to have to depart. But I particularly want to welcome all the witnesses, but a special hello to Fred Hochberg for his great community service over many, many years. Peter Kovar and I had the occasion to work in the House. We both worked for Barney Frank, so we both have a wonderful wealth of experience to go forward. And I have had occasion to individually meet with some of the nominees. This is a very distinguished group of individuals and I wish you well. You are headed to difficult challenges which you will all face. Thank you, Mr. Chairman.

Senator WARNER. Thank you, Senator Reed, and thank you, Fred, for your comments. I know we all will have some questions for the record. I do think you are taking on a very important challenge with an institution that has got a number of challenges in front of it, some allegations in that have been lodged against it that you will need to address, as well as some abilities, particularly on

the lending side, to do some things in support of small business that we hope you will explore.

I know and I appreciate that this is all of your special day and many of you have brought family and others. We are going to have a vote about 11:45. That means that I can probably stay for about another 10 minutes after that, but about 5 minutes of 12, I turn into a pumpkin, as well. So I would request, if possible, at least in terms of getting all the opening statements out, that if you could try to reduce your statements to 2 to 3 minutes apiece, that would be very helpful.

Ms. Kanovsky.

STATEMENT OF HELEN R. KANOVSKY, OF MARYLAND, TO BE GENERAL COUNSEL, DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

Ms. KANOVSKY. OK, and I will also speak fast. Mr. Chairman and distinguished Members of the Committee, thank you for considering my nomination and for the opportunity to appear before you today.

With me today is my daughter, Emily Dorfman, and my brother and sister-in-law, Martin Kanovsky and Ellen Teller, as well as their daughter, my niece, Allison Kanovsky. My daughter, Jennifer Dorfman, is an emergency room doctor in Pittsburgh and had to be there saving lives today.

I am honored to have been nominated by President Obama to be the General Counsel of the Department of Housing and Urban Development. I also want to thank Secretary Donovan for asking me to serve as General Counsel to the Department. Secretary Donovan is an extraordinary public servant and an extraordinary man and I will be thrilled to have the opportunity to advise him and his team.

I am particularly honored to appear before you here in the Senate Banking, Housing, and Urban Affairs Committee hearing room where my interest in housing began a little more than 35 years ago. There were a number of interesting hearings occurring the summer of 1973. That was the beginning of the Watergate hearings. But there were also hearings before this Committee. There was no C-SPAN, no CNN, and for good or ill, there were no televisions in the Senate offices. If a Senator wanted to know what was going on on the floor or in a committee hearing and could not be there personally, the Senator sent a staffer. I was the most junior member for the Senator 100th in seniority and a member at that time of this Committee, Joseph Biden of Delaware.

Chairman Proxmire held a hearing on manufactured housing, mobile homes, and I still remember the film the committee showed showing people's homes blowing away. I went back to Senator Biden's office, and as only a 21-year-old can, told him the government needed to do something. Now, 35 years later, there is a stronger storm, a financial tsunami that threatens not just our housing finance system, but our entire economy. Again, the government needs to act, and I hope to be part of that government.

I went from Senator Biden's staff to the Harvard Law School, and after a short time in private practice I went to HUD as Special Assistant to Secretary Patricia Roberts Harris. I then went with

her to the Department of Health, Education, and Welfare, which became the Department of Health and Human Services.

After a stint in the private practice of law, I went to Skyline Financial Services, which was created by the United States Bankruptcy Court to do a $1.5 billion workout that was the precursor to the savings and loan collapse nationwide. We dealt with a $1.5 billion loss and we thought that that was significant, and we had only 20,000 properties to dispose of. We successfully wound down the inventory of houses and concluded the bankruptcy. We positioned ourselves to do business with the Resolution Trust Corporation, and at that point, GE Capital bought the business and that is exactly what we did.

With that work completed, I left GE Capital and joined the AFL–CIO Housing Investment Trust in 1995 as General Counsel. I also began a long association with the National Housing Conference, of which I currently serve as Chair. In 1998 to 1999, I was here as Senator John Kerry's Chief of Staff when he served on this Committee and as Ranking Minority Member of the Housing Subcommittee. I returned to the Housing Investment Trust in 1999, where I served in various capacities, where I am currently Chief Operating Officer and General Counsel.

I am proud of my many years at the HIT. The Trust is a registered investment company and operates pursuant to the rules and regulations of the Securities and Exchange Commission. We deploy our $3.4 billion in investment in housing. We do not employ leverage and we have never invested in subprime single-family loans. Last year, our gross return was 5.68 percent, and we are a conservative fund pursuing competitive returns for our investors, good union jobs in the construction industry, housing and economic development in communities across the Nation. Only government service would entice me to leave.

I am a lawyer, a manager, a policy wonk, and a believer that now, more than ever, housing is where policy, regulation, financial institutions, capital markets, profit and nonprofit developers, builders, and workers join to provide not necessarily a house, but a home for every American family.

We celebrate this year the 60th anniversary of the Housing Act of 1949. That Act set a goal of, quote, "a decent home and suitable living environment for every American." The Senators and Representatives who wrote that language meant it. The housing crisis, the foreclosure crisis are enormous challenges to that goal, but they bring us to a new focus on housing and public policy and provide a forum to once more enunciate the goal and commit to its achievement.

It would be an honor and a privilege to serve as General Counsel of the Department of Housing and Urban Development. Mr. Chairman, I want to thank you and the Committee once again for this opportunity to appear before you and I am prepared to answer any questions you may have.

Senator WARNER. Thank you, Ms. Kanovsky.

Mr. Stevens.

STATEMENT OF DAVID H. STEVENS, OF VIRGINIA, TO BE ASSISTANT SECRETARY FOR HOUSING–FEDERAL HOUSING COMMISSIONER, DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

Mr. STEVENS. Thank you, Senator Warner. Thank you for your kind introduction. I am honored to be here today and humbled by President Obama and Secretary Donovan's decision to nominate me as Assistant Secretary of Housing–FHA Commissioner for the Department of Housing and Urban Development, and I also appreciate you scheduling this hearing so quickly after the recess.

Before I begin, I just want to quickly introduce my wife, Mary, my daughters, Sara, Alison, Maggie, and my son, Taylor, who have joined me here today. Take your child to work day.

For the past 26 years, I have dedicated my career to the business of helping support and working in the housing finance industry. My career has taken me from working directly with home buyers for a savings and loan association in the early 1980s to managing a nationwide loan operation. I have held an executive leadership role in the secondary market as Senior Vice President at Freddie Mac, working with virtually every financial institution in the mortgage industry, mortgage insurance firms, technology providers, Wall Street and industry trade organizations. I have managed the wholesale mortgage banking business as Executive Vice President for Wells Fargo. And I am currently the President of the Nation's largest privately held real estate company.

FHA has become critical to the stabilization and recovery of the housing market. The recent surge in loan activity clearly highlights FHA's importance as a primary vehicle to strengthen housing. But the pressure of this growth has clearly stressed the system.

If confirmed, I will work tirelessly to make sure that we protect FHA and enhance its risk management capabilities to proactively protect its future viability. Immediately, my top three priorities would be as follows. First, we must ensure the solvency of the fund and ensure that FHA does not require taxpayer assistance. This can be done by balancing FHA's public purpose with prudent credit risk management. This starts with a thorough review of credit parameters of the FHA program and to identify program features that are higher risk and could cause adverse impacts to the fund.

Additionally, lender management must be enhanced to ensure accountability for performance. Focusing on lenders with poor performance and removing them from the system is job one to protect the fund. Finally, system investments must be made in order to improve both automated underwriting quality as well as data integrity.

Second, we need to make sure that FHA does everything to support the President's programs and the administration's programs that have already been enacted.

Third, we need to restore FHA to a much more respected position of leadership in the marketplace. The overall effort to modernize the core technology systems must be combined with enhancing FHA's best practices, possessing and utilizing fraud detection tools that work, finding more effective solutions to mitigate losses and market disruptions in the future when adverse conditions occur

again, and focusing on long-term solutions to make FHA a positive force in protecting the future of the Nation's housing.

As a real estate executive, I have witnessed firsthand the importance and value of the FHA program. After the private label mortgage market collapsed in 2007, I can assure you that the Nation's economic problems would be significantly more worse today if it had not been—if FHA had not been there to fill the void in the Nation's housing system. FHA has fulfilled its public purpose by helping hundreds of thousands of families finance their homes with lower rates and better terms. The challenge now is to balance actuarial soundness and effective risk management, and if confirmed, I will be committed to ensuring FHA's financial stability going forward.

Thank you very much for your time.

Senator WARNER. Thank you, Mr. Stevens, and thank you for taking the plunge.

[Laughter.]

Mr. Kovar.

STATEMENT OF PETER KOVAR, OF MARYLAND, TO BE ASSISTANT SECRETARY FOR CONGRESSIONAL AND INTERGOVERNMENTAL AFFAIRS, DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

Mr. KOVAR. Thank you. I appreciate that, and thank Senator Dodd and the other Senators on the Committee for giving me the chance to testify here. As a Congressional staffer for more than 25 years, I have often been in the back or back here and it is a different experience and one that I really appreciate having a chance to sit at the table instead.

I do want to just introduce my wife, Paula, sitting behind me here, and my daughter, Sarah, and my son, Paul. It is great to have them here. And I want to thank Congressman Frank, who had to leave, for that nice introduction. I guess Senator Kerry and also Kennedy put in written statements. As a Massachusetts native, having their expressions of support really is something I will appreciate for a long time.

I do want to say that I hope the Committee will confirm me, and if I am confirmed, I anticipate building strong relationships not only with Senators on the Committee here, but with all their colleagues throughout Congress to advance the important housing goals that have been articulated by President Obama and also Secretary Donovan.

As someone who became involved in politics out of a desire to assist people who are less well-off or economically disadvantaged, it is really a great opportunity to be in line for a position at a department which focuses on that set of issues. In the short-term, there are three key initiatives that the Department is going to be working on, and on all of them, I think my role as the Assistant Secretary for Congressional Relations will be to ensure that we communicate fully with Congress and also that we interpret the information that you are providing back on how the administration is doing.

The first thing, of course, is the response to the foreclosure crisis. I think the Members of the Committee are aware of the various

components of that and in particular the efforts to both allow refinancing and also allow those who are having trouble paying their mortgages to modify them. But it is essential going forward that we provide on an ongoing basis information on how that is proceeding, so I will be doing that.

The second one is the Recovery Act. With over $13 billion in key HUD initiatives, like promoting energy efficiency and creating green jobs, unlocking the credit markets, and also making funding available for shovel-ready projects, it is going to be essential for Congress to really be aware of how that is proceeding and to be informed when grants are issued, *et cetera.*

Third, the details of the budget have not yet been released, but that is probably going to happen in about 2 weeks. But the Secretary has announced that key components of the budget will include additional steps to help those who wish to purchase or refinance homes, promotion of affordable rental housing, curtailing mortgage fraud and predatory lending, expansion of green development, and increased funding for vouchers, and also programs like CDBG, that are so helpful to low-income people and low-income areas. HUD is going to on all of those have to undertake a major outreach effort to Congress, and again, I view that as a central element of my future job.

The Secretary mentioned in his confirmation hearing that Congress often hasn't received the information and data it needs to properly evaluate HUD's work, and he indicated that he would place a high priority on developing systems in order to meet those needs. So this is something that I will be committed to, and this goes beyond the three issues that I just mentioned. We will be working on ensuring that the Gulf Coast States that are still suffering from the effects of the hurricane are helped. That will also be something on which we will have to provide metrics to ensure that we know how we are doing. And that is also true when we are looking at, for example, trying to preserve multi-family housing. And, there is the urban development component of HUD's mission, too, which sometimes isn't mentioned, that we want to make sure we do well.

In Congressman Frank's office, our top priority is serving the 600,000 constituents that we represent, and responsiveness is what we strive for when we do that. I pledge to continue to do that if I am confirmed.

I noticed that Senator Schumer mentioned that Congressman Frank said it would be OK if they didn't approve me, and as a loyal staffer, I am not accustomed to disagreeing with my boss in public, but maybe in this case I will make an exception.

[Laughter.]

Mr. KOVAR. So I do hope that the Committee will confirm me and everybody else here. Thank you for the opportunity.

Senator WARNER. Thank you, Mr. Kovar.

Mr. Trasviña.

STATEMENT OF JOHN D. TRASVIÑA, OF CALIFORNIA, TO BE ASSISTANT SECRETARY FOR FAIR HOUSING AND EQUAL OPPORTUNITY, DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

Mr. TRASVIÑA. Thank you, Senator Warner. It is a high honor to be nominated by President Obama to be Assistant Secretary for Fair Housing and Equal Opportunity. I am gratified by the assistance of this Committee in considering my nomination today during Fair Housing Month and for your favorable consideration to the full Senate. I am particularly appreciative of Congressman Schiff's kind words from Pasadena.

In America, civil rights begins at home. As Americans, we are proud of the progress we have made in civil rights, progress made possible by the energies and insights of Members of this Committee and your predecessors dating back 41 years to the Fair Housing Act of 1968, progress made possible by the brave appeals to our true core principles as a Nation of fairness, by countless individuals and institutions from the South, North, rural, metropolitan, and urban America, from coast to coast to coast.

The vital importance of carrying out the principles of fair housing for our communities remains today, and I bring to the post of Assistant Secretary a career of civil rights leadership, Federal government and institutional management, and dedication to bringing communities together.

The principles of fair housing probably have the greatest impact on our Nation's children. If left ignored, the pain and shame of a parent whose family is denied an apartment or home because of race, national origin, or disability is felt by a child for a lifetime. But when fair housing violations are effectively addressed, and better yet, discrimination is prevented, we can provide a lifetime of recognition and understanding of the protection of the Constitution and our laws and the responsiveness of civil servants. Moreover, where one lives shapes opportunities for an equal education, preparation for the workplace, access to transportation, culture, and myriad other elements of our daily life.

So today, as the Obama administration and Congress work together to provide stability to home ownership, the Office of Fair Housing and Equal Opportunity must play a meaningful role. When I was Senator Simon's counsel on the Constitution Subcommittee, I was honored to play a staff role in the passage of the Fair Housing Act Amendments of 1988 and speak to disability organizations about the extension of protections of the law.

As Special Counsel for Immigration-Related Unfair Employment Practices at the Department of Justice from 1997 to 2001, I led the Federal government's only office devoted solely to immigrant workplace rights. There, we were successful in widespread education to employers and legally authorized workers about their rights and responsibilities under the immigration and employment laws. I am proud of the accomplishments of the career attorneys and legal staff in obtaining bank paper discrimination victims, fining employers to remedy violations, and ensuring that the office was responsive to all stakeholders.

I would apply these same principles to the Office of Fair Housing and Equal Opportunity to ensure that our partners, whether they

are the Department of Justice, outstanding local civil rights agencies, among public interest fair housing advocates, interest associations, or organizations in the housing and lending industries can carry out their work in furtherance of the Fair Housing Act.

We have many weapons available to us to eradicate housing bias from our society. All must be used in a coordinated fashion to be effective.

I am grateful to the President for nominating me, giving me the opportunity to serve the Nation in this capacity. Similarly, I am highly appreciative of your consideration and consent to my nomination. Thank you.

Senator WARNER. Thank you, Mr. Trasviña.

Mr. Cohen.

STATEMENT OF DAVID S. COHEN, OF MARYLAND, TO BE ASSISTANT SECRETARY FOR TERRORIST FINANCING, DEPARTMENT OF THE TREASURY

Mr. COHEN. Thank you, Senator Warner. I will be very brief.

Chairman Dodd, Ranking Member Shelby, and distinguished Members of the Committee, thank you for the opportunity to testify here today. It is truly an honor to be the nominee to serve as Assistant Secretary of the Treasury for Terrorist Financing. I want to thank President Obama for the confidence he has shown in me by nominating me, and Secretary Geithner for recommending me, to serve in this position.

I would like first to introduce my wonderful wife, Suzy, and our two outstanding sons, Sam and Zeke, who are here today. I am also very happy that my parents, Jordan and Carole Cohen, are here today. I know that this occasion fills them all with pride.

As I sit before this Committee, I am keenly aware of the very significant responsibilities assigned to the Assistant Secretary for Terrorist Financing. As set out in the statute creating the position, the Assistant Secretary, working under the direction of the Under Secretary for Terrorism and Financial Intelligence, is, "responsible for formulating and coordinating the counterterrorist financing and antimoney laundering efforts of the Department of the Treasury." These efforts are critically important in maintaining the integrity of our financial system, combatting illicit finance at home and abroad, and advancing the foreign policy and national security objectives of our great Nation.

The variety and intensity of the challenges in this arena are, of course, ever-changing, and if confirmed, I very much look forward to working on these challenges with the outstanding professionals who make up the Office of Terrorist Financing and Financial Crimes at the Department of the Treasury. I also intend to work closely with you, Mr. Chairman, the other Members of this Committee, and your staff to pursue our shared objective of protecting our national security and the integrity of our financial system.

Mr. Chairman, I would ask that my entire statement be entered into the record of this hearing. I would be happy to answer any questions that you may have.

Senator WARNER. Thank you, Mr. Cohen.

Let me thank all of the witnesses here and make clear what Mr. Cohen said, that all of your full statements will be submitted for the record.

Let me also add that a number of us have questions that we will submit, as well, and we will have to get those answers back before your confirmation process is completed.

I would simply come back to Mr. Hochberg, and Chairman Dodd had asked me to raise this, and I share his concerns, that there have been recent concerns about an Inspector General report about Export-Import Bank having upwards of between $100 and $300 million of fraud over the last few years. We will look very carefully at your comments on that subject.

Let me also—and I apologize, the vote is now going—the fact that the other Members are not here is not a reflection of anything other than the scheduling constraints of the Senate.

Let me thank you all in advance for your service, and let me also thank the family members who are here. I know this was your dad's or wife's or husband's big day, and we thank you for your service, as well. As somebody who has been in public service for some time, it is truly a family affair. Our country will be better served by your participation and we look forward to your speedy and rapid confirmation.

With that, I say the Committee stands adjourned. Thank you.

[Whereupon, at 11:53 a.m., the hearing was adjourned.]

[Prepared statements, response to written questions, and additional material supplied for the record follow:]

PREPARED STATEMENT OF RONALD SIMS

TO BE DEPUTY SECRETARY,

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

APRIL 23, 2009

Thank you Mr. Chairman, Senator Shelby, and distinguished Members of the Committee.

I am honored and humbled by the decision of President Obama and Secretary Donovan to nominate me as Deputy Secretary of Housing and Urban Development. I want to thank the Committee for making time in your busy schedules to provide this opportunity for us to share our thoughts and views regarding housing and urban development at this critical time in our country.

For over 12 years, I have been proud to serve as the elected Executive of the Nation's 14th largest county, managing an annual budget of $5 billion and a workforce of 14,000 employees, delivering local and regional services to 1.8 million people.

Throughout my career, I have championed regional efforts to develop affordable and supportive housing, end homelessness, improve blighted neighborhoods and create opportunities for home ownership. But I've also balanced those priorities with the need to reduce congestion, improve mobility, protect our environment, and address inequities and injustices in our region.

President Obama, Secretary Donovan, and Congress have all voiced a clear expectation that HUD can and must now step up to unprecedented levels of leadership in America's national recovery.

The roles facing HUD today include stabilizing the housing market, alleviating homelessness, creating healthy housing stock and vibrant and sustainable urban and rural communities. To do this, HUD must take a collaborative approach and work to leverage Federal action in other agencies including Transportation, Treasury, Energy, and Health and Human Services as well as the Environmental Protection Agency.

This interagency leadership will only be possible if HUD as an organization is fully functional and focused on meaningful and measurable outcomes.

I am ready for the challenge put before me by President Obama and Secretary Donovan to bring transformational change to HUD. I believe that my management experience in King County, and our standing as a world-class regional government can serve as a relevant model for HUD.

It has not always been easy, but with many large organizations dramatic reform in areas like information technology and human resources, is sorely needed. And by creating a cross-disciplinary team orientation, and providing managers with effective tools and support, we have worked together to set King County on the right course.

More recently, King County has institutionalized a system of data-driven management that brings evidence to decision makers when they need it most. We have published these results through an award-winning report that underscores our commitment to accountability and transparency.

And, we have looked beyond the silos of our government organization to help us in achieving results. At King County, we have built strategic partnerships, similar to the "national network of partners" Secretary Donovan outlined in his confirmation testimony. I believe deeply in the power of this vision—working with a range of local governments, housing authorities, foundations, nonprofits, and private developers, who will join HUD in implementing its priorities.

Like our departments in King County, HUD's organization must work—and it must serve not simply as a pass-fail bureaucracy. It must be a creative engine of ideas, actions, and tools—in which employees, partners, and our customers are all empowered to implement a shared vision of the future.

In sum, we must be ready with a smoothly running organization at all levels—from local to Federal leaders—to take on the challenges that are before us. HUD must be accountable, transparent, and effective as a major agent of oversight for TARP, and a primary decision maker in how Recovery Act funds will be spent. We must ease the foreclosure crisis and lay the foundation for homeownership affordability and stability. And we must chart a course for a new Sustainable Communities vision—one in which our urban and rural areas are more vibrant, sustainable, and resilient.

Mr. Chairman, Senator Shelby, and Members of the Committee, thank you again for the opportunity to speak with you today. I firmly believe that under Secretary Donovan's leadership, and with ongoing input from Congress, we can transform HUD into a catalyst for economic opportunity and ensuring every American a decent, safe, and suitable living environment.

STATEMENT FOR COMPLETION BY PRESIDENTIAL NOMINEES

Name: Sims (Last) Ronald (First) (Other)

Position to which nominated: Deputy Secretary, Department of Housing and Urban Development

Date of nomination: March 4, 2009

Date of birth: July 5, 1948 (Day) (Month) (Year) **Place of birth:** Spokane, Washington

Marital Status: Married **Full name of spouse:** Carol Anne Topacio

Name and ages of children:

Douglas M. Sims (30), Daniel C. Sims (28), Aaron J. Sims (20)

Education:

Institution	Dates attended	Degrees received	Dates of degrees
Central Washington University	Sept 1966 To July 1971	BA	July 1971

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.

See Attachment I

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

Organization Office held (if any) Dates

1. Sound Transit, Board member – 1996 to present, Chair – 2002-2003
2. Puget Sound Clean Air Agency, Board member – 1996 to present
3. Committee to End Homelessness, King County,WA, Board member – 2005 to present
4. Puget Sound Health Alliance, Board member - 2005 to present; Founding chair – 2005-2007
5. Bastyr University, Seattle, WA- Board member– 2007 to present.
6. National Committee for Quality Assurance (NCQA), Washington, D.C.. Board member– November 2008 to present
7. Reconnecting America Center for Transit Oriented Development, Oakland, CA – Board member-2008 to present
8. Transportation for America, Washington, D.C. –Board member - 2007 to present.
9. Brookings Institution, Center on Urban and Metropolitan Policy, Washington, D.C. – Advisory Board member -2000 to present.
10. National Democrat County Officials, Washington, D.C. –President - 2000 to present.

11. Rainier Scholars, Seattle, WA –Honorary Board member - 2004 to present
12. Rainier Boys and Girls Club, Seattle, WA --- Honorary Board member - 2000 to present
13. Paul Robeson Scholar Athlete Award, Seattle, WA –Founder and board member - 1990 to present
14. Exloco (non-profit water organization), Sausalito, CA, Board member, 2002 to present
15. Center for Clean Air Policy, Board member, 2001 to present
16. ICLEI – Local Governments for Sustainability, Board member - February 2008 to present
17. Climate Prosperity Project, Non-voting member, 2007 to 2009

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

King County Executive, King County Courthouse, Seattle, WA, 01/1997 to present
King County Council Member, King County Courthouse, Seattle, WA, 01/1986 – 12/1997
Legislative Aide, Washington State Senate, Olympia, WA, 01/ 1982 – 12/1985
Director, Youth Service Bureaus, City of Seattle, Seattle, WA, 09/ 1979 - 11/ 1981
Investigator, Federal Trade Commission, Seattle, WA, 08/1973 – 09/1979
Consumer Protection Specialist, Washington State Attorney General's Office, 07/1971-07/1973
Intern, Washington State, Olympia, WA, 07/1970 – 09/1970
Library Aide, Central Washington University, Ellensburg, WA, 07/1969 – 09/1969
Parks Manager, City of Spokane, Spokane, WA, 07/1968 – 09/1968
Fisheries Habitat Survey Crew, US Forest Service, Whitefish, MT, 07/1967- 09/1967
Maintenance, Bonneville Power Administration, Portland, OR, 07/1966 – 09/1966

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

King County Executive, King County Courthouse, Seattle, WA, 01/1997 to present
King County Council Member, King County Courthouse, Seattle, WA, 01/1986 – 12/1997
Legislative Aide, Washington State Senate, Olympia, WA, 01/ 1982 – 12/1985
Director, Youth Service Bureaus, City of Seattle, Seattle, WA, 09/ 1979 - 11/ 1981
Investigator, Federal Trade Commission, Seattle, WA, 08/1973 – 09/1979
Consumer Protection Specialist, Washington State Attorney General's Office, 07/1971-07/1973
Intern, Washington State, Olympia, WA, 07/1970 – 09/1970
Library Aide, Central Washington University, Ellensburg, WA, 07/1969 – 09/1969
Parks Manager, City of Spokane, Spokane, WA, 07/1968 – 09/1968
Fisheries Habitat Survey Crew, US Forest Service, Whitefish, MT, 07/1967- 09/1967
Maintenance, Bonneville Power Administration, Portland, OR, 07/1966 – 09/1966

Published Writings: List the titles, publishers and dates of books, articles, reports or other published materials you have written.

See Attachment II – List of published materials

Political Affiliations and activities: List memberships and offices held in and services rendered to all political parties or election committees during the last 10 years.

Elected King County Executive – Democrat; Member of the 37th District Democrats, King County Democrats, Washington State Democratic Party, President of the National Democratic County Officials.

Political Contributions: Itemize all political contributions of $500 or more to any individual, campaign organization, political party, political action committee or similar entity during the last eight years and identify specific amounts, dates, and names of recipients.

None

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

See Attachment III – Statement of Qualifications

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 anybody made you a commitment to a job after you leave government?

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.

None

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 the Department of Housing and Urban Development's designated agency ethics official to identify potential conflicts of interest. Any potential conflicts of interest will be resolved in accordance with the terms of an ethics agreement that I have entered into with the Department's designated agency ethics official.

3. Describe any business relationship, dealing or financial transaction (other than tax paying) which you have had during the last 10 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 the Department of Housing and Urban Development's designated agency ethics official to identify potential conflicts of interest. Any potential conflicts of interest will be resolved in accordance with the terms of an ethics agreement that I have entered into with the Department's designated agency ethics official.

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.

None

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 the Department of Housing and Urban Development's designated agency ethics official to identify potential conflicts of interest. Any potential conflicts of interest will be resolved in accordance with the terms of an ethics agreement that I have entered into with the Department's designated agency ethics official.

Civil, criminal and investigatory actions:

1. Give the full details of any civil or criminal proceeding in which you were a defendant or any inquiry or investigation by a Federal, State, or local agency in which you were the subject of the inquiry or investigation.

   None

2. Give the full details of any proceeding, inquiry or investigation by any professional association including any bar association in which you were the subject of the proceeding, inquiry or investigation.

   None

ATTACHMENT I – List of Honors, Awards and Recognitions

2008	County Leader of the Year American City & County Magazine 2008 Quality Health Award National Committee for Quality Assurance Recognition of extraordinary leadership for the Children's Health Initiative Communities Connect 2008 Outstanding Community Leader Award Filipino American Chamber of Commerce Alpha Omicron and Seattle Chapters Delta Sigma Theta Sorority 75th Anniversary Award in recognition of efforts to rename King County in honor of Dr. Martin Luther King Jr. and incorporate image of namesake as county's logo.
2007	Climate Protection Award EPA Pioneer Award Northwest Minority Business Council
2006	Public Official of the Year Governing Magazine Edgar Wayburn Award – Sierra Club 2006 Local Public Service Award NACWA Edwin T. Pratt Award - Urban League of Metropolitan Seattle Special Contribution Award Mary Mahoney Professional Nurses Organization For dedicated efforts to address healthcare disparities 2006 Perseverance Award -Cascade Bicycle Club For efforts to open East Lake Sammamish Trail Husband of the Year - Seattle Magazine Break of Day Award Aviation High School
2005	Health & Human Service Leadership Award Highline West Seattle Mental Health

2004	Vanguard Advocacy Award Brother to Brother Special Recognition Award – Collaboration for Social Change Greater Seattle Business Association
2003	Conservation Leader Award The Trust for Public Land Innovation in guiding growth, preserving critical open space, and creating parks Agency Award for Excellence in Program Innovation in Affordable Housing for Village at Overlake Station National Association of Housing and Redevelopment Officials
2002	Desmond Tutu Peace Foundation Recognition For distinguished leadership in Washington State and always keeping truth and reconciliation as the cornerstone of his political career. 2002 Pacesetter Chair Award American Heart Association
2000	Hero of the Homeless (first) Operation Nightwatch
March 2000	8th Annual Breakfast for Kids Federal Way Boys and Girls Club
1999	Literary Lions Award King County Library System Foundation For support of literacy and lifelong learning
March 1999	Recognition Seattle Youthbuild Together Organization For support and dedication
October 1999	Kapatid Award Filipino-American City Employees of Seattle (FACES) Fondly presented at the 9th Annual FACES Conference. For your commitment and service to the cause of Filipino-Americans in this region. You are sincerely appreciated. Your presence has blessed our community.
1998	Recognition Fair Budget

	For advocacy efforts and dedication to the children and families of Washington State
1998	Award for Distinguished Service King County Bar Association Friend of the Legal Profession
1998	Friend of Housing Award Washington State Housing Finance Committee
1997	Outstanding Advocate for Children Award The Children's Alliance
1997	Recognition Boys and Girls Club
June 1997	Edwin T. Pratt Award for Community Service Urban League of Metropolitan Seattle For exceptional and outstanding contributions towards furthering equal opportunity for African-Americans, people of color, and the poor.
February 1997	The George Fleming Award African American Legislative Committee
January 1997	Recognition Renton Black Parents Association For service and achievement
1996	Recognition Southeast Seattle Senior Center For supporting seniors
1996	One Life Award- Nehemiah Recipient Emerald City Outreach Ministries For outstanding leadership in public life and service
October 1996	Recognition Washington State Department of Social and Health Services, Division of Development Disabilities For exemplary leadership in promoting employment opportunities for citizens with disabilities

February 1995	Award for Unity and Leadership Puget Sound Blood Center, National Bone Marrow Donor Program For support of Metro/ King County employees who share life through marrow donation
1994	Recognition Rainier Vista Boys and Girls Club For leadership and support of youth of the Rainier Vista Boys and Girls Club
1993	Dr. Martin Luther King, Jr. Humanitarian Award King County Martin Luther King, Jr. Employee Committee
May 1993	Charles E. Odegaard Award University of Washington, Office of Minority Affairs For friends who exemplify leadership and energy supportive of innovative changes in higher education
1992	Environmentalist of the Year Award The Seattle Audubon Society In recognition of the exceptional contributions to the preservation of the natural world
1992	Recognition Rotary Boys and Girls Club For excellent support of King County Youth Programs
October 1992	Humanitarian of the Year PAWS
1991	Benefit Guild Association Award Benefit Guild Association In appreciation for your dedication and commitment to the youth of our community
1990	Blanche S. Lavisso Award
October 1989	Special Achievement Award Central Washington University Alumni Association
1988	Recognition Rainier Vista Boys and Girls Club In recognition for your generous support of youth and the community in the Rainier Valley

End of List of Awards, Honors and Recognitions

ATTACHMENT II – List of Published Materials

Issaquah's visionary plans for Park Pointe preservation
By Ron Sims, Greg Nickels, Bill Chapman and Gene Duvernoy
Special to The Seattle Times
November 29, 2008
http://seattletimes.nwsource.com/html/opinion/2008449226_opin29simsetal.html

The wrong investment at the wrong time | Ron Sims
By Ron Sims
Special to The Seattle Times
July 23, 2008
http://seattletimes.nwsource.com/html/editorialsopinion/2008066479_simsoped23.html

Solve the Alaskan Way riddle with multidimensional thinking
By Ron Sims, Christine Gregoire and Greg Nickels
Special to The Seattle Times
May 29, 2008
http://seattletimes.nwsource.com/html/opinion/2004444411_alaskanwayop29.html

We need a national broadband policy
By Ron Sims
Special to The Seattle Times
May 27, 2008
http://seattletimes.nwsource.com/html/opinion/2004435284_simsop27.html

Written Statement of Ron Sims before the United States House of Representatives Committee on Transportation and Infrastructure Subcommittee on Highways and Transit
"Legislative Hearing on Transportation Challenges of Metropolitan Areas"
April 9, 2008
http://Republicans.transportation.house.gov/Media/File/Testimony/Highways/04-09-08-Sims.pdf

Equity and social justice
By Ron Sims
Guest columnist, Seattle PI
February 10, 2008
http://seattletimes.nwsource.com/html/opinion/2004172510_sundayronsims10.html

Written Statement of Ron Sims before the United States Senate Committee on Environment and Public Works
"Legislative Hearing on America's Climate Security Act of 2007, S. 2191."
November 15, 2007
http://epw.senate.gov/public/index.cfm?FuseAction=Hearings.Testimony&Hearing_ID=2aba01f4-802a-23ad-4ec3-3a986902b85a&Witness_ID=cc4c9b4f-7499-4934-afa5-44242ab60cf8

The roads-and-transit plan: so much cost to do so little
By Ron Sims
Special to The Seattle Times
September 27, 2007

http://seattletimes.nwsource.com/html/opinion/2003905815_ronsims27.html

Preparing for Climate Change: A Guidebook for Local, Regional and State Governments
By the Climate Impacts Group at the University of Washington and King County and published by ICLEI – Local Governments for Sustainability
Foreword by Ron Sims
September 12, 2007
http://www.metrokc.gov/exec/news/2007/0912globalwarming.aspx

Our ability to deal with the traffic could pave way for future success
By Ron Sims and Christine Gregoire
Special to The Times
August 31, 2007
http://seattletimes.nwsource.com/html/opinion/2003861183_guested31.html

Brightwater will serve future growth
By Ron Sims
Guest Columnist, Seattle PI
June 28, 2007
http://seattlepi.nwsource.com/opinion/321725_brightwater29.html

We have to 'tell the truth' to save orcas and Puget Sound
By Ron Sims and Billy Frank Jr.,
Guest Columnists, Seattle PI
April 3, 2007
http://seattlepi.nwsource.com/opinion/310153_pugetsound04.html

49 reasons to relax about the viaduct
By Ron Sims
Special to The Seattle Times
January 26, 2007
http://seattletimes.nwsource.com/html/opinion/2003541599_sims26.html

Re-envision Seattle Center
By Ron Sims
Special to The Seattle Times
February 22, 2006
http://community.seattletimes.nwsource.com/archive/?date=20060222&slug=ronsims22

Protect your right to vote
By Ron Sims
Special to The Seattle Times
December 22, 2005
http://community.seattletimes.nwsource.com/archive/?date=20051222&slug=ronsims22

We must use the courts to change marriage law
By Ron Sims
Special to The Seattle Times

March 11, 2004
http://community.seattletimes.nwsource.com/archive/?date=20040311&slug=sims11

Creating a road map for health-care reform
By Ron Sims
Special to The Seattle Times
November 14, 2003
http://community.seattletimes.nwsource.com/archive/?date=20031114&slug=ronsims14

Outdated revenue formula strangles county services
By Ron Sims
Special to The Seattle Times
August 14, 2002
http://community.seattletimes.nwsource.com/archive/?date=20020814&slug=sims14

Written Testimony of Ron Sims before the United States Senate Environment and Public Works Committee
Legislative Hearing on Reauthorization of the Transportation Equity Act for the 21st Century (TEA-21)
March 19, 2002
http://epw.senate.gov/107th/Sims_031902.htm

County's budget crisis rooted in antiquated tax structure
By Ron Sims
Special to The Seattle Times
February 12, 2002
http://community.seattletimes.nwsource.com/archive/?date=20020212&slug=simsop12

Remove federal salmon hurdles
By Ron Sims and Louise Miller
Special to The Seattle Times
December 21, 2001
http://community.seattletimes.nwsource.com/archive/?date=20011221&slug=simsop21

Traffic relief, county style
By Ron Sims
Special to The Seattle Times
June 28, 2001
http://community.seattletimes.nwsource.com/archive/?date=20010628&slug=sims28

Why we must proceed with light-rail plan
By Ron Sims, Bob Drewel, John Ladenburg and Dave Earling
Special to The Seattle Times
January 11, 2001
http://community.seattletimes.nwsource.com/archive/?date=20010111&slug=soundop11

Getting Tough And Smart On Criminal-Justice Plans
By Ron Sims
Special to The Seattle Times
July 22, 1998

http://community.seattletimes.nwsource.com/archive/?date=19980722&slug=2762330

Federal Transportation Bill Critical To This State's Future
By Ron Sims, Gary Grant and Bob Lindsey
Special to The Seattle Times
Wednesday, May 20, 1998
http://community.seattletimes.nwsource.com/archive/?date=19980520&slug=2751626

Stemming Twin Epidemics: Substance Abuse And Aids
By Ron Sims
Special to The Seattle Times
April 9, 1998
http://community.seattletimes.nwsource.com/archive/?date=19980409&slug=2744193

Affirmative Action Enriches Our Region
By Ron Sims and Paul Schell
Special to The Seattle Times
February 26, 1998
http://community.seattletimes.nwsource.com/archive/?date=19980226&slug=2736491

END OF LIST OF PUBLISHED MATERIALS

ATTACHMENT III – Statement of Qualifications

I serve as the elected County Executive of Martin Luther King County, Washington. I have been the chief executive officer of a large metropolitan government for the last twelve years, responsible for the performance of over 13,000 employees with an annual budget of $4.9 billion. Prior to the County Executive job, I was an elected member of the King County Council for eleven years.

I have taken a leadership role on a range of issues including housing, community development, environmental protection, health care and transportation. Some of my accomplishments include:

- .Launched a nationally recognized employee health reform initiative that is now a model for employers across the county
- Recognized by Seattle Business as the only government employer to be rated as among the 100 best places to work
- Created the Puget Sound Health Alliance that is doing groundbreaking work to deliver better healthcare for the dollar for 1.7 million residents in the Central Puget Sound.
- Won the National Committee for Quality Assurance Award -- the Emmy award of healthcare achievement
- Prepared one of the world's first plans to protect people from Global Warming
- Expanded King County's wastewater system to protect citizens health, our environment, and economy
- Created the first countywide flood protection plan to avoid Katrina type catastrophes
- Instituted and maintained financial practices that earned King County AAA bond ratings for the first time in history
- Protected more than 135,000 acres of land including 90,000 acres of the Hancock forest
- Created one of the greenest transit systems in the nation. Metro is the fastest growing transit system in North America with 15 consecutive months of record growth.
- Currently adding thousands of hours of new bus service and hundreds of new buses to King County transit system
- Protected future water supply by building a system to reclaim 26 million gallons of water each day.
- Protected people, businesses and infrastructure from disaster with a model regional emergency preparedness plan
- Provided leadership to end homelessness
- Protected endangered salmon and began the clean up of the Puget Sound
- Created programs that reduced juvenile detention rates
- Created and sustained successful alternatives to adult detention ---the only major metropolitan area to reduce its jail population and lower its crime rate

- Worked with builders, environmental groups, and cities to protect our rural areas while focusing growth in the cities – 96% of all growth is now in the cities
- Expanded regional trails to 175 miles and counting
- Worked collaboratively with the Governor and Mayor of the City of Seattle to fix the viaduct and reclaim our waterfront
- Integrated health, land use, and transportation planning to create walkable communities that provide healthy lifestyles

I have been able to protect King County's financial standing by exercising fiscal prudence. As a result, the county's bond rating is the highest in its history—AAA from all three of the nation's rating agencies.

I have the ability to work successfully across diverse constituencies. I have received prestigious awards from such diverse groups as the Master Builders of King and Snohomish Counties and the Urban League of Metropolitan Seattle. Nationally, I have earned a Public Official of the Year Award from Governing Magazine, County Leader of the Year from American City and County Magazine, and the Sierra Club national award for environmental leadership.

PREPARED STATEMENT OF FRED P. HOCHBERG

TO BE PRESIDENT AND CHAIRMAN,
EXPORT-IMPORT BANK

APRIL 23, 2009

Chairman Dodd, Senator Shelby, Members of the Committee: I am honored to appear before you today to testify regarding my nomination to be President and Chairman of the Export-Import Bank of the United States. I am grateful to President Obama for the trust he has placed in me, and I want to thank the Committee for its prompt scheduling of this hearing. If confirmed, I will bring my 30 years of experience in the private sector, government, international affairs, and education to immediately begin working on the challenges facing Ex-Im Bank in particular and the U.S. economy in general.

In preparing for this hearing, I have been able to develop an initial understanding of Ex-Im Bank policies and procedures. It is very clear Ex-Im Bank's mandate is to protect and sustain U.S. jobs. The Bank does this by meeting foreign competition from other export credit agencies, and stepping in when commercial financing is not available for otherwise viable transactions. The Bank keeps a watchful eye on taxpayer money by acting where it can find a "reasonable assurance of repayment."

Mr. Chairman, I do not have to tell any Member of this Committee that these are not ordinary times. But the history of the Bank has shown that it is frequently at its best in times such as these. It was established 75 years ago by Franklin Roosevelt during the Great Depression. It played an integral role in the implementation of the Marshall Plan. It helped our country to meet the Latin American and Asian debt crises of the 1980s and 1990s.

The past is prologue. I believe Ex-Im Bank can do even more in the months and years ahead. First, total Bank business is showing a significant increase, in the range of twenty per cent. As Secretary Geithner said yesterday, our country's economic recovery depends on reversing the decline in exports. Moreover, for the first time in its history the Bank has authorized over $1 billion for the support of small businesses in the first 6 months of the fiscal year.

Second, I have had the opportunity to meet with several Ex-Im Bank career staff, and I have come away impressed with their dedication, expertise, and competence. Third, with my background, including Deputy and Acting Administrator of the Small Business Administration, Dean of Milano the New School for Management and Urban Policy, as well as experience as a Commissioner on the Port Authority of New York and New Jersey, I am prepared for this challenge.

But I am also prepared because of my experience in the private sector and my personal life. I come to this position as a businessman. I have run a business founded by my mother, who came to this country at age 10 as a refugee from Nazi Germany. That business, Lillian Vernon, grew from our kitchen table into a public company, doing business around the world. I know first-hand what it takes to make a small, family owned enterprise succeed, and how difficult that can be. But I also know first hand that our economy relies on entrepreneurs for innovation and growth, and I want to provide them with all the tools of success Ex-Im Bank has to offer.

If confirmed, I fully commit to:

- Actively search for new policy initiatives and solutions to problems, in order to move the Bank forward;
- Streamling our services and eliminating bottlenecks; and
- Providing top-notch customer service to all our constituents, be they American exporters or the banks that support them.

I will do this by:

- Consulting with our constituents in exporting, banking, and labor;
- Working closely with our colleagues in the administration,
- Strengthening our support for small businesses and environmentally sound exports; and of course
- Keeping in close contact with this Committee and the rest of Congress as we navigate through these troubled times.

Ex-Im Bank is the right agency in the right place for these times.

In closing, I ask for your support for my nomination. Thank you. I will be happy to answer your questions.

STATEMENT FOR COMPLETION BY PRESIDENTIAL NOMINEES

Name: **Hochberg** (Last) **Fred** (First) **Philip** (Other)

Position to which nominated: **Chair and President, Export-Import Bank**

Date of nomination: ____

Date of birth: **03 – 02 - 1952** (Day) (Month) (Year) **Place of birth: New York, New York**

Marital Status: Single **Full name of spouse: N/A**

Name and ages of children: N/A

Education:

Institution	Dates attended	Degrees received	Dates of degrees
Harvard University John F. Kennedy School of Government	6/96 – 6/96	Certificate	6/96
Columbia University	1/74 – 8/75	MBA	8/75
New York University	1/73 – 1/74	Bachelor of Arts	5/74
University of Rochester	9/70 – 12/72	Transferred	N/A

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.

- National Gay and Lesbian Chamber of Commerce Award for Courage in Business, 2008
- The New School, Marshall of Commencement Ceremony, 2008
- Out.com, The Power 50 (America's most powerful gay men and women) Rated #15 in 2007; #26 in 2008; #12 in 2009
- Lifetime Achievement Award, presented by Manhattan Borough President C. Virginia Field, 2003
- Direct Marketing Magazine, "Recognizing 40 Direct Marketers under 40 Years Old," 1992
- Helena Rubenstein Fellowship at the Whitney Museum, 1972
- Founder's Society at New York University, 1974, top 10% of class
- Hackley High School, 1970, graduated Cum Laude, top 20% of class

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

Organization	Office held (if any)	Dates
Alumni Club of Columbia University	Member	1975 to Present
Port Chester Properties L.L.C.	50 % Owner	1978 to Present
Advertising Mail Marketing Association	Board Member	1984-1994
Parcel Shipper's Association	Executive Committee Board Member	1985-1989

New York Advertising and Communications Network, Inc.	Member	1985-1998
Heyday Foundation	Trustee	1989 to Present
Stonewall Community Foundation	Board Member and President	1990-1995
Crestar Bank Regional Advisory Board	Board Member	1990-1995
Young President's Organization	Member	1990-1995
Direct Marketing Association	Executive Committee Board Member	1991-1993
Playwrights Horizons Theatre	Board Member	1992-1998
Campaign for Military Service Education Fund	Finance Chair	1993
Democratic National Committee	Member-At-Large	1993-1998
Human Rights Campaign	Board Member	1993-1998
Human Rights Campaign	Co-Chair of the Board	1996-1998
Andrew Cuomo for Governor	Senior Advisor	2001
One America Foundation	Director	2001-2002
Wagner School, NYU	Dean's Council	2001-2004
Wolfsonian-Florida International University	Board Member	2001-2004
Citizens Budget Commission	Trustee	2001 to Present
The New School	Trustee	2002-2003
Gay and Lesbian Leadership Institute	Member	2002 to Present
FINCA International Microfinance	Director	2003 to Present
John Kerry for President	Finance Committee Member	2004
Milano The New School for Management and Urban Policy	Dean	2004-2008
Fusion Telecommunications	Board Member	2004 to Present
SEEDCO Community Development Nonprofit	Board Member	2004 to Present
World Jewish Congress Foundation	Director	2005-2007
Kennedy School of Government	Dean's Alumni Leadership Council	2005 to Present
Friends of Hillary (Senate Race-2006)	Finance Committee Member	2006
Howard Gilman Foundation	Board Member	2006 to Present
New York State Financial Control Board	NYC Council's Appointed Observer	2006 to Present
Hillary Clinton for President	Finance Committee Member	2007-2008
Obama for America	National Finance Committee Member	2008
The Economic Club of New York	Member	2008 to Present
Manhattan Borough President's Small Business Task Force	Member	2008 to Present
Port Authority of New York and New Jersey	Commissioner	2008 to Present

I have donated to several organizations over the years, and sometimes those donations are referred to as memberships:

Museum of Modern Art, NYC	Sustaining Member	1972 - 1998
Brooklyn Academy of Music, NYC	Member	1972 to present
Whitney Museum, NYC	Whitney Circle Member	1972 to present
Lesbian & Gay Community Center, NYC	Founder's Society	1985 to present
American Civil Liberties Union	Member	1993 to present
Lincoln Center Theater, NYC	Member	1994 to present

Film Society of Lincoln Center, NYC	Member	1994 to present
People for the American Way	Member	1995 – 1998
Metropolitan Museum of Art, NYC	Member	1995 to present
Atlantic Theater Company, NYC	Member	1995 to present
Guggenheim Museum, NYC	Young Collector's Council	1996 to present
The Jewish Museum, NYC	Member	1997 to present

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

Private Investor		40 Fifth Avenue New York, NY 10011	9/2008 to present
Dean, Milano The New School for Management and Urban Policy	The New School	72 Fifth Avenue New York, NY 10011	1/2004 to 8/2008
Private Investor		40 Fifth Avenue New York, NY 10011	2/2001 to 12/2003
Deputy Administrator	U.S. Federal Government, Small Business Administration	409 3rd Street, SW Washington, DC 20416	5/1998 to 1/2001
Acting Administrator	U.S. Federal Government, Small Business Administration	409 3rd Street, SW Washington, DC 20416	1/2001
Owner	Heyday Company	101 Fifth Avenue New York, NY 10003	5/1993 to 5/1998
President and Chief Operating Officer	Lillian Vernon Corporation	2600 International Parkway Virginia Beach, VA 23452	1/1973 to 5/1993

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

Port Authority of New York and New Jersey	Commissioner	2008 to Present
Manhattan Borough President's Small Business Task Force	Member	2008 to Present
Presidential Transition Team – 2008	Small Business Administration Team Leader	2008
New York State Financial Control Board	NYC Council's Appointed Observer	2006 to Present
U.S. Federal Government, Small Business Administration	Deputy Administrator	5/1998 to 1/2001
U.S. Federal Government, Small Business Administration	Acting Administrator	1/2001
City of New York Economic Advisory Committee	Member	1997 – 1998

Commission for the Preservation for America's Heritage Abroad	Appointed on March 31, 1995 and withdrew on April 6, 1995. It was not my area of interest.	1995
Presidential Transition Team – 1992	Advisor on SBA transition	1992

Published Writings: List the titles, publishers and dates of books, articles, reports or other published materials you have written.

The following is a list of op-eds, essays, and letters I've written that appeared in national media.

"Small Business Administration: Supporting America's Engines of Growth "
Online Chapter in "Change for America, A Progressive Blueprint for the 44th President," http://www.americanprogressaction.org/issues/2008/changeforamerica/additionalcontributions.html, Spring 2009.

"Small Businesses Create Jobs or $600 Won't Do It, Jobs Will – Over the past 15 years, small businesses created 93% of all net new jobs. That is almost 22 million new jobs," *Huffington Post*, May 18, 2008.

"Save the City's Fiscal Lifeline - City leaders need to push the Legislature to act by June to renew the Financial Emergency Act," *The New York Post,* February 1, 2008.

"Morality and the Death Penalty — There is a deep, natural revulsion against seeing a person killed — by the state or anyone else. And that should tell us something about the death penalty," Letter to the Editor, *The New York Times*, November 18, 2007.

"Health care would be a big help to small firms – Reliable health benefits for workers without a lot of red tape would do more for small businesses than any tax cut," *Chicago Tribune*, January 29, 2007.

"'Transition Proof' in Albany — New Yorkers are in for a big change in January as the first new governor in a dozen years takes office. Our leaders owe it to us — especially in a post-9/11 world -- to ensure that the transition will be cooperative, transparent and efficient," *The New York Times*, October 22, 2006.

"Foundation of Fairness – A bill now making the rounds calls for community foundations to distribute 5 percent of their donor-advised assets each year. This is good public policy," *Worth Magazine*, October 2006.

"Idyllic Times – I want to believe that the next time we as a nation are confronted by a threat such as AIDS, we won't turn on each other, point fingers and blame; instead we will join together and act faster, understanding that a threat to any American is a threat to all Americans," *The New York Blade*, July 3, 2006.

"Focus on the Mission — We have seen in past administrations what the SBA and FEMA can do when they are fully funded and empowered. It's time to restore these agencies'

funding, resources, and stature, so that they can do the job that Americans deserve," *Inc. Magazine*, June 2006.

"American Capitalism's Other Side — Businesses based on jobs and profit, not the gambles of the stock market, are the real foundation of American capitalism," *The New York Times* and *The International Herald Tribune*, July 25, 2002.

"Practical Help for Afghans — Microenterprise won't end the threat of terrorism, but it is a down payment on building stronger economies and more stable societies," *The New York Times*, January 5, 2002.

"Small Business, Badly Damaged — One way the federal government could provide more help is by directing more of the $200 billion worth of goods and services it buys each year to New York's struggling businesses — from its garment manufacturers to its boutique financial service firms," *The New York Times*, October 17, 2001.

"Leaving Small Businesses Behind — The administration's early approach to the environment, workplace safety and antitrust regulation has given the president's corporate supporters confidence that promoting big business is Mr. Bush's top priority," *The New York Times*, June 2, 2001.

"In Government and, Incidentally, Gay – no single appointment matters as much as whether the new administration opens it doors to the many gay and lesbian Americans who are eager and able to serve their country," *The New York Times*, February 10, 2001.

The following are select publications produced by The New School with essays or introductions I wrote while serving as Dean:

"Big Ideas, Big Gifts, Big Impact," *Milano Publication – Foreword,* April 21, 2008.

"Urban Conversations: Strengthening the Middle Class," *Milano Publication – Foreward*, January 25, 2008.

"Communication and Power in the Information Age," *Milano Publication – Foreword*, September 28, 2007.

"Big Ideas, Big Gifts, Big Impact," *Milano Publication – Foreword,* September 23, 2007.

"Big Ideas, Big Gifts, Big Impact," *Milano Publication – Foreword*, February 26, 2007.

"Positively American: Winning Back the Middle-Class Majority One Family at a Time," *Milano Publication – Foreword*, February 26, 2007

"Governing Change: Policy, Politics, and the Spitzer Administration," *Milano Publication – Foreword*, December 12, 2006.

"The Race for Governor and Attorney General: Campaign Roundtable 2006," *Milano Publication – Foreword,* November 29, 2006.

"Urban Conversations: Cities at Risk," *Milano Publication – Foreword*, April 7, 2006.

"The Race for Mayor: Campaign Roundtable 2005," *Milano Publication – Foreword*, November 29, 2005.

In 2008 I wrote introductory statements on behalf of Congressman Rush Holt and Congresswoman Tammy Baldwin, which appear on the website: www.eQualitygiving.org.

Political Affiliations and activities: List memberships and offices held in and services rendered to all political parties or election committees during the last 10 years.

- Andrew Cuomo for Governor, Senior Advisor, 2001
- John Kerry for President, Finance Committee Member, 2004
- Friends of Hillary (Senate), Finance Committee Member, 2006
- Hillary Clinton for President, Finance Committee Member, 2007-2008
- Obama for America, National Finance Committee Member, 2008

Political Contributions: Itemize all political contributions of $500 or more to any individual, campaign organization, political party, political action committee or similar entity during the last eight years and identify specific amounts, dates, and names of recipients.

See attachment A, which includes all federal contributions from 2000-2009.

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

See attachment B.

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.

I plan to sever all connections with my present business associations other than the rental property I own with my brother in Port Chester Properties LLC. I will sever my connections with all other organizations except that I will continue to serve as trustee for my private foundation, the Heyday Foundation, and my mother's private foundation, the Lillian Vernon Foundation. Both foundations are vehicles for charitable giving.

I have consulted with the Designated Agency Ethics Official at the Export-Import Bank as well as with officials at the Office of Government Ethics, and they agree that these arrangements do not pose any potential conflicts of interest.

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 anybody made you a commitment to a job after you leave government?

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.

I have a deferred compensation agreement with Direct Holdings Worldwide (successor to the Lillian Vernon Corporation). The agreement was originally made in 1985 and modified in 2006. It calls for me to receive payments for ten years beginning when I turn 65. The agreement is fully vested.

I had a severance agreement with The New School, which was fully paid on February 28, 2009. I also have 401k accounts with TIAA-Cref. The New School contributed while I was employed, but they no longer make contributions to the accounts.

I have consulted with the Designated Agency Ethics Official at the Export-Import Bank as well as with officials at the Office of Government Ethics, and they agree that these arrangements do not pose any potential conflicts of interest.

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 the Export-Import Bank's designated agency ethics official to identify potential conflicts of interest. Any potential conflicts of interest will be resolved in accordance with the terms of an ethics agreement that I have entered into with the Bank's designated agency ethics official and that has been provided to this Committee. I am not aware of any other potential conflicts of interest.

3. Describe any business relationship, dealing or financial transaction (other than tax paying) which you have had during the last 10 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 the Export-Import Bank's designated agency ethics official to identify potential conflicts of interest. Any potential conflicts of interest will be resolved in accordance with the terms of an ethics agreement that I have entered into with the Bank's designated agency ethics official and that has been provided to this Committee. I am not aware of any other potential conflicts of interest.

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.

Over the years as legislation concerning LGBT Americans has been considered by Congress I have spoken out and worked to educate members about these issues.

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 the Export-Import Bank's designated agency ethics official to identify potential conflicts of interest. Any potential conflicts of interest will be resolved in accordance with the terms of an ethics agreement that I have entered into with the Bank's designated agency ethics official and that has been provided to this Committee. I am not aware of any other potential conflicts of interest.

Civil, criminal and investigatory actions:

1. Give the full details of any civil or criminal proceeding in which you were a defendant or any inquiry or investigation by a Federal, State, or local agency in which you were the subject of the inquiry or investigation.

To the best of my knowledge, I've been a party to the following actions:

1. Moran v. City of New Rochelle Industrial Development Agency, et al and Ladenhauf v. City of New Rochelle Industrial Development Agency, et al

   Dates: 12/12/1986 – 9/26/1991
   Nature of Action: Civil suit; negligence
   Result of Action: Settled
   Name of Parties Involved: Glen Moran, James Ladenhauf, City of New Rochelle Industrial Development Agency, Fred P. Hochberg, David Hochberg, and Benro Construction Co.
   Court: Supreme Court, Westchester County, New York, Case Number 017500-1986

   My brother and I were named in lawsuit regarding a personal injury due to our ownership of a building in New Rochelle, NY. I have no other knowledge of the suit other than it settled in 1991.

2. Crandon Capital Partners v. Lillian Vernon Corp. et al

Dates: 6/14/1995 – 5/5/2001
Nature of Action: Civil suit; shareholder litigation
Result of Action: Dismissed
Name of Parties Involved: Crandon Capital Partners v. Lillian Vernon Corp. et al.

Lillian Vernon Corp. Shareholders Litig., concerned a proposed merger in 1995 where I was a named defendant in my capacity as a director. The merger never took place and the suit was dismissed. Several suits were filed and consolidated into this action.

3. Guideone Elite Insurance v. Cove Baptist Church of Panama City

Dates: 8/16/2000 – 8/22/2001
Nature of Action: Civil suit; insurance declaratory judgment
Result of Action: Dismissed
Name of Parties Involved: Guideone Elite Insurance Co. v. Cove Baptist Church of Panama City, Fla. & Fred P. Hochberg, in his capacity as Acting Administrator for the Small Business Association

The plaintiff insurance company filed a suit seeking a declaratory judgment against the defendant church from seeking to recover on an insurance claim. I was included as a defendant because the SBA possessed an assignment over some insurance proceeds. The case was dismissed in its entirety with prejudice.

4. SBA IG Investigation

In 2001, the Inspector General of the SBA audited the use of car services by me and by Administrator Alvarez. There was an investigation into one trip that was incorrectly billed by the car service as travel from my home directly to the SBA office. Upon receiving a more detailed invoice from the car service, it was determined that I was driven to a business meeting before continuing on to the office. The IG determined that there had not been any inappropriate conduct in 2002.

5. Abdul v. Hyster Company

Dates: 9/11/07 – 2/11/09
Nature of Action: Civil suit; product liability
Result of Action: Settled
Name of Parties Involved: Abdul, Akasha Ano v. Hyster Company
Court: Supreme Court, Queens County, New York, Case Number 0000987/20007

Abdul v. Hyster Co, involves a commercial property that I, along with my brother David Hochberg, own in Port Chester, N.Y. An employee of a former tenant sued for an injury. I know nothing of the case and have been indemnified by the tenant. The case recently settled.

6. New York Workers' Compensation Board

In 2007, Port Chester Properties LLC, which I am a part-owner, was assessed a penalty for Inadvertent Termination of Workers Compensation. The former bookkeeper neglected to pay the annual premium for Workers Compensation Insurance. As a result the insurance company cancelled the policy.

Subsequently the policy was reinstated when the premium was paid plus a penalty. The penalty was substantially abated because of reasonable cause.

2. Give the full details of any proceeding, inquiry or investigation by any professional association including any bar association in which you were the subject of the proceeding, inquiry or investigation.

N/A.

Attachment A

Fred Hochberg Federal Political Contributions 2000-2009 - $500 and Up

Date	Recipient	Amount
1/28/2009	Human Rights Campaign PAC	$ 3,200.00
11/24/2008	Franken, Al (D) (Recount Fund)	$ 2,300.00
10/15/2008	Shaheen, Jeanne (D)	$ 1,000.00
9/30/2008	Begich, Mark (D)	$ 1,000.00
9/25/2008	Franken, Al (D)	$ 500.00
9/19/2008	HILLPAC (D)	$ 5,000.00
9/18/2008	Sestak, Joe (D)	$ 500.00
8/1/2008	Rangel, Charles B (D)	$ 1,000.00
7/31/2008	Obama, Barack (D)	$ 2,300.00
7/31/2008	Obama, Barack (D)	$ 2,300.00
7/1/2008	DNC Services Corp (D)	$ 28,500.00
5/31/2008	Democratic Senatorial Campaign Cmte (D)	$ 25,000.00
5/29/2008	Lautenberg, Frank R (D)	$ 500.00
4/15/2008	Frank, Barney (D)	$ 1,000.00
3/16/2008	Jones, Stephanie Tubbs (D)	$ 1,000.00
3/12/2008	Nadler, Jerrold (D) (a 2007 contribution was never cashed; this replaces that contribution)	$ 500.00
2/25/2008	Udall, Tom (D)	$ 1,000.00
10/9/2007	Landrieu, Mary L (D)	$ 1,000.00
10/8/2007	Udall, Mark (D)	$ 944.00
9/30/2007	Durbin, Dick (D)	$ 1,000.00
9/24/2007	Lowey, Nita M (D)	$ 1,000.00
8/10/2007	Baldwin, Tammy (D)	$ 1,000.00
6/26/2007	Udall, Mark (D)	$ 1,000.00
6/3/2007	Rangel, Charles B (D)	$ 1,000.00
5/14/2007	Emanuel, Rahm (D)	$ 2,300.00
5/14/2007	Emanuel, Rahm (D)	$ 2,300.00
5/11/2007	Rockefeller, Jay (D)	$ 1,000.00
5/3/2007	Pryor, Mark (D)	$ 2,300.00
4/26/2007	Kerry, John (D)	$ 1,000.00
4/26/2007	Weiner, Anthony D (D)	$ 1,000.00
4/24/2007	Arcuri, Michael (D)	$ 1,000.00
3/26/2007	Gillibrand, Kirsten E (D)	$ 2,300.00
3/13/2007	Maloney, Carolyn B (D)	$ 500.00
3/5/2007	Meeks, Gregory W (D)	$ 1,000.00
3/2/2007	Landrieu, Mary L (D)	$ 1,000.00
2/23/2007	Hall, John (D)	$ 500.00
2/6/2007	Meek, Kendrick B (D)	$ 1,000.00
1/26/2007	Clinton, Hillary (D)	$ 2,300.00
1/26/2007	Clinton, Hillary (D)	$ 1,900.00
1/19/2007	Human Rights Campaign	$ 4,000.00
11/1/2006	Tester, Jon (D)	$ 2,100.00
10/31/2006	Kennedy, Patrick J (D)	$ 2,100.00
10/31/2006	Emanuel, Rahm (D)	$ 1,500.00
10/26/2006	Jones, Stephanie Tubbs (D)	$ 1,000.00

10/16/2006	Cardin, Ben (D)	$	1,000.00
9/22/2006	Arcuri, Michael (D)	$	2,100.00
9/12/2006	Arcuri, Michael (D)	$	1,600.00
9/5/2006	Yassky, David (D)	$	500.00
9/3/2006	Klein, Ron (D)	$	500.00
8/23/2006	Arcuri, Michael (D)	$	500.00
8/17/2006	McCarthy, Carolyn (D)	$	500.00
7/28/2006	Klobuchar, Amy (D)	$	2,100.00
7/24/2006	Brown, Sherrod (D)	$	2,100.00
6/30/2006	Casey, Bob (D)	$	2,100.00
6/21/2006	Bean, Melissa (D)	$	500.00
6/20/2006	Sestak, Joe (D)	$	500.00
5/8/2006	Conyers, John Jr (D)	$	500.00
5/5/2006	Menendez, Robert (D)	$	1,000.00
3/25/2006	Nelson, Bill (D)	$	1,000.00
3/20/2006	Human Rights Campaign	$	5,000.00
3/14/2006	Duckworth, Tammy (D)	$	1,000.00
2/2/2006	Stabenow, Debbie (D)	$	1,000.00
1/6/2006	Obama, Barack (D)	$	1,000.00
12/2/2005	Crowley, Joseph (D)	$	1,000.00
12/2/2005	Harman, Jane (D)	$	2,000.00
11/9/2005	Nadler, Jerrold (D)	$	1,000.00
11/7/2005	Maloney, Carolyn B (D)	$	1,000.00
11/2/2005	Frank, Barney (D)	$	1,000.00
10/24/2005	Kennedy, Edward M (D)	$	2,000.00
9/28/2005	Lowey, Nita M (D)	$	1,000.00
9/26/2005	Schwartz, Allyson (D)	$	500.00
9/21/2005	Gillibrand, Kirsten E (D)	$	500.00
8/4/2005	Yassky, David (D)	$	1,000.00
6/30/2005	Meek, Kendrick B (D)	$	1,000.00
4/25/2005	Cantwell, Maria (D)	$	500.00
3/31/2005	Conrad, Kent (D)	$	1,000.00
10/15/2004	Castor, Betty (D)	$	1,000.00
8/23/2004	Velazquez, Nydia M (D)	$	500.00
8/20/2004	National Leadership PAC (D)	$	500.00
8/5/2004	Carpenter, Timothy W (D)	$	500.00
7/20/2004	Feinstein, Dianne (D)	$	500.00
7/14/2004	Woolard, Catheren M (D)	$	500.00
6/30/2004	Farmer, Nancy (D)	$	500.00
6/23/2004	Tenenbaum, Inez (D)	$	500.00
4/14/2004	Wyden, Ron (D)	$	500.00
4/14/2004	Jones, Stephanie Tubbs (D)	$	1,000.00
3/31/2004	Daschle, Tom (D)	$	2,000.00
3/30/2004	Stork, James R (D)	$	1,000.00
12/5/2003	Democratic Senatorial Campaign Cmte (D)	$	2,500.00
12/2/2003	Bowles, Erskine B (D)	$	2,000.00
11/20/2003	Weiner, Anthony D (D)	$	500.00
11/19/2003	Deutsch, Peter (D)	$	500.00
11/10/2003	Cmte for a Democratic Majority (D)	$	1,000.00
10/31/2003	Meek, Kendrick B (D)	$	1,000.00
10/14/2003	Dorgan, Byron L (D)	$	1,000.00
9/30/2003	Leahy, Patrick (D)	$	500.00

9/30/2003	Gephardt, Richard A (D)	$	500.00
9/17/2003	Murray, Patty (D)	$	500.00
9/15/2003	Dean, Howard (D)	$	1,000.00
9/8/2003	Clinton, Hillary Rodham (D)	$	1,000.00
9/8/2003	Clinton, Hillary Rodham (D)	$	1,000.00
8/25/2003	Deutsch, Peter (D)	$	500.00
6/30/2003	Baldwin, Tammy (D)	$	1,000.00
6/27/2003	Nadler, Jerrold (D)	$	1,000.00
6/24/2003	Carper, Tom (D)	$	1,000.00
6/20/2003	Kennedy, Patrick J (D)	$	500.00
6/12/2003	Kerry, John (D)	$	2,000.00
6/11/2003	DNC Services Corp (D)	$	5,000.00
6/1/2003	Dodd, Chris (D)	$	500.00
6/1/2003	Dodd, Chris (D)	$	500.00
5/29/2003	Boxer, Barbara (D)	$	1,000.00
5/15/2003	Meeks, Gregory W (D)	$	2,000.00
5/12/2003	Harman, Jane (D)	$	500.00
5/9/2003	Democratic Cmte of New York State (D)	$	1,000.00
3/31/2003	Lowey, Nita M (D)	$	1,000.00
3/28/2003	Daschle, Tom (D)	$	1,000.00
3/4/2003	Schumer, Charles E (D)	$	1,000.00
2/26/2003	Emanuel, Rahm (D)	$	2,000.00
2/11/2003	Democratic Cmte of New York State (D)	$	1,000.00
2/7/2003	Human Rights Campaign	$	2,000.00
2/7/2003	Human Rights Campaign	$	3,000.00
2/5/2003	Democratic Senatorial Campaign Cmte (D)	$	5,000.00
11/27/2002	Feingold, Russ (D)	$	1,000.00
10/7/2002	Wellstone, Paul (D)	$	500.00
10/2/2002	DNC/Non-Federal Individual (D)	$	1,000.00
6/30/2002	Kerry, John (D)	$	1,000.00
6/27/2002	Smith, Gordon H (R)	$	500.00
5/23/2002	Johnson, Tim (D)	$	500.00
5/21/2002	Shaheen, Jeanne (D) (via Joint Fundraising Committee)	$	750.00
5/21/2002	Pryor, Mark (D) (via Joint Fundraising Committee)	$	750.00
4/30/2002	Oklahoma Senate 2002 (via Joint Fundraising Committee)	$	500.00
4/30/2002	New Leadership PAC for America	$	1,000.00
4/30/2002	Walters, David Lee (D)	$	500.00
4/22/2002	Baldwin, Tammy (D)	$	1,000.00
3/25/2002	Lowey, Nita M (D)	$	1,000.00
3/25/2002	Kennedy, Patrick J (D)	$	500.00
3/20/2002	Strickland, Tom (D)	$	1,000.00
2/5/2002	Feingold, Russ (D)	$	1,000.00
1/29/2002	Bowles, Erskine B (D)	$	1,000.00
1/4/2002	Landrieu, Mary L (D)	$	1,000.00
1/2/2002	Bowles, Erskine B (D)	$	1,000.00
12/31/2001	Leadership 02 (D)	$	1,000.00
12/11/2001	Pingree, Chellie (D)	$	500.00
12/11/2001	DNC/Non-Federal Individual (D)	$	5,000.00
12/5/2001	Democratic Cmte of New York State (D)	$	500.00

11/27/2001	Schumer, Charles E (D)	$	1,000.00
11/16/2001	Clinton, Hillary Rodham (D)	$	1,000.00
11/16/2001	Clinton, Hillary Rodham (D)	$	1,000.00
11/16/2001	HILLPAC (D)	$	2,000.00
11/15/2001	Effective Government Cmte (D)	$	5,000.00
11/8/2001	Cmte for a Democratic Majority (D)	$	1,000.00
10/30/2001	Carnahan, Jean (D)	$	1,000.00
9/12/2001	Emanuel, Rahm (D)	$	1,000.00
8/9/2001	Reed, Jack (D)	$	500.00
7/30/2001	Jacques, Cheryl A (D)	$	1,000.00
7/5/2001	Democratic Senatorial Campaign Cmte (D) (via Joint Fundraising Committee)	$	5,000.00
7/5/2001	DNC Services Corp (D)	$	3,334.00
6/29/2001	Nadler, Jerrold (D) (via Joint Fundraising Committee)	$	1,000.00
6/29/2001	Baucus, Max (D)	$	1,000.00
6/21/2001	Harman, Jane (D)	$	500.00
6/19/2001	Dedicated Americans for the Senate and Hou	$	5,000.00
6/14/2001	Harkin, Tom (D)	$	1,000.00
6/12/2001	Durbin, Dick (D)	$	1,000.00
5/1/2001	DNC/Non-Federal Individual (D)	$	2,500.00
4/30/2001	Cantwell, Maria (D)	$	1,000.00
4/25/2001	Cleland, Max (D)	$	1,000.00
4/20/2001	Maloney, Carolyn B (D)	$	1,000.00
12/12/2000	Democratic Cmte of New York State (D)	$	500.00

Fred P. Hochberg

Attachment B—Statement of Qualifications

It would be a great privilege to serve in the Obama Administration as chairman of the Export-Import Bank ("Bank").

I would bring to the Bank more than thirty years of leadership in business, government, and international affairs. I speak the language of commerce and have deep familiarity with the worlds of finance, manufacturing, and trade.

Three words describe today's mission of the Bank: jobs, jobs, jobs. During the current economic crisis, it is critical that we employ all the tools at the Bank's disposal to create a major expansion in the export of American goods and services, while protecting and creating millions of jobs here at home.

I have spent the majority of my adult life in business, transforming a small family company into a publicly-traded corporation that became one of the great success stories of American entrepreneurship. Founded on my family's kitchen table, the Lillian Vernon Corporation grew into a business recognized by one out of every six Americans. The company employed several thousand people, did business throughout the world, and changed the way America shopped.

Having served as a Senate-confirmed Deputy and Acting Administrator of the SBA during the Clinton Administration, I also have considerable experience in the public sector. At the SBA, I oversaw a major portfolio of loan guarantees, stimulus mechanisms and financing tools, similar in size to the overall volume of the Bank. More recently as a Commissioner at the Port Authority of New York and New Jersey, I have developed a thorough knowledge of transportation and infrastructure issues. And through my long-time nonprofit and philanthropic work, I have engaged in extensive microfinance efforts in developing countries throughout the world.

As a Dean at Milano The New School for Management and Urban Policy for the last five years, I have focused on developing innovative approaches to graduate education in public policy and management for the next generation of public servants.

Finally, as an openly-gay American, I believe I would contribute to the President's commitment to creating an Administration that reflects the great diversity of America while serving its citizens and rebuilding its economic strength.

PREPARED STATEMENT OF HELEN R. KANOVSKY

TO BE GENERAL COUNSEL,

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

APRIL 23, 2009

Mr. Chairman and distinguished Members of the Committee, thank you for considering my nomination and for the opportunity to appear before you today.

I am honored to have been nominated by President Obama to be the General Counsel of The Department of Housing and Urban Development. I also want to thank Secretary Shaun Donovan for asking me to serve as General Counsel to the Department of Housing and Urban Development. Secretary Donovan is an extraordinary public servant and an extraordinary man. I would be thrilled to have the opportunity to advise him and his team.

I am particularly honored to appear before you here in the Senate Banking and Housing Committee Hearing Room where my interest in Housing began a little more than 35 years ago. There were a number of interesting Hearings occurring the summer of 1973. There was no C-Span, no CNN, and, for good or ill, there were no televisions in the Senate offices. If a Senator wanted to know what was going on on the floor or at a Committee Hearing and could not be there personally, the Senator sent a staffer. I was the most junior staff member for the Senator 100th in Seniority and a Member of this Committee, Joseph Biden of Delaware. Chairman Proxmire held a Hearing on manufactured housing—mobile homes—and I still remember the film the Committee viewed showing people's homes blowing away in a storm. I went back to the Dirksen Building and told Senator Biden that the government needed to do something.

Now 35 years later there is a stronger storm, a financial tsunami that threatens not just our housing finance system but our entire economy. Again the government needs to act. I hope to be a part of that government.

I went from Senator Biden's staff to the Harvard Law School and after a short time in private practice I went to HUD as a special assistant to Secretary Patricia Roberts Harris and then I went with her to the Department of Health, Education and Welfare, which became the Department of Health and Human Services. After a stint in the private practice of law, in 1986 I went to work for Skyline Financial Services Corp, which was created by the U.S. Bankruptcy Court in Alexandria, Virginia, to workout the EPIC bankruptcy, part of the Maryland Savings and Loan collapse and a precursor to the Savings and Loan collapse nationwide. We were dealing with $1.5 billion in defaulted loans and 20,000 properties nationwide. And we thought we had a big problem!

We successfully wound down the inventory of homes and concluded the workout. In doing so we created an asset management company superbly situated to purchase and manage properties from the Resolution Trust Corporation. In 1990, GE Capital bought Skyline and created just such a company, of which I was the General Counsel. With much of that work completed, I left GE Capital Asset Management and joined the AFL–CIO Housing Investment Trust in 1995, as General Counsel there. I also began a long association with the National Housing Conference, of which I am currently honored to serve as Chair.

In 1998–99 I was here as Senator John Kerry's Chief of Staff when he served on this Committee and as Ranking Minority Member of the Housing Subcommittee. I returned to the HIT in 1999 where I served in various capacities, currently Chief Operating Officer and General Counsel. I am proud of my many years at the HIT. The Trust is a registered investment company and operates pursuant to the rules and regulations of the Securities and Exchange Commission. We deploy our $3.4 billion in investments in housing. We do not employ leverage and we have never invested in subprime single family loans. Last year our gross return was 5.68 percent; 5.25 net to our investors. We are a conservative fund pursuing competitive returns for our investors, good union jobs in the construction industry, and economic development in communities across the Nation. Only government service would entice me to leave.

I am a lawyer, a manager, a policy wonk, and a believer that more now than ever housing is where policy, regulation, financial institutions, capital markets, profit and nonprofit developers, builders, and workers join to provide not necessarily a house, but home for every American family. We celebrate this year the 60th Anniversary of the Housing Act of 1949. That Act set the goal of "A decent home and a suitable living environment for every American Family."

The Senators and Representatives who wrote that language meant it. The housing crisis, the foreclosure crisis are enormous challenges to that goal, but they bring us to a new focus on housing and public policy and provide a forum to once more enun-

ciate the goal and commit to its achievement. It would be an honor and a privilege to serve as General Counsel of the Department of Housing and Urban Development.

Mr. Chairman, I want to thank you and the Committee once again for this opportunity to appear before you and I am prepared to answer any questions you may have.

STATEMENT FOR COMPLETION BY PRESIDENTIAL NOMINEES

Name: **Kanovsky** (Last) **Helen** (First) **Renee** (Middle)

Position to which nominated: **General Counsel, U.S. Department of Housing and Urban Development**

Date of nomination: April 20, 2009

Date of birth: 4 March 1951 (Day) (Month) (Year) **Place of birth:** Warren, Pa

Marital Status: Divorced **Full name of spouse:**

Name and ages of children: Jennifer Lee Kanovsky Dorfman 26
Emily Beth Kanovsky Dorfman 23

Education:

Institution	Dates attended	Degrees received	Dates of degrees
Cornell University	1969-73	AB	May 1973
Harvard Law School	1973-76	JD	May 1976

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.

Raven & Serpent Honor Society (Cornell University)
Mortarboard Honor Society (Cornell University)
Phi Beta Kappa (Cornell University)

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

Organization	Office held (if any)	Dates
National Housing Conference	Chair	2006-present
	Officer	est.1995-1997;2000-06
Center for Housing Policy	Board Member	2000-present
National Labor College	Trustee	2008-present
Special Olympics of DC	Board Member	est.2004-present
Council for Excellence in Government	Principal	est.1983-present
Bar Association of the District of Columbia	Member	1976-present
District of Columbia Bar Association	Member	est.1977-present
American Bar Association	Member	est. 1977-present
Federal Bar Association	Member	est.1981-present
National Association for Women	Member	est.1981-present
Barristers	Member	est. 2000-present
President's Council of Cornell Women	Member	est. 1998

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

May-Aug 1973; Staff Assistant; US Senator Joseph R. Biden; US Senate; Washington, DC
June-Aug 1974; Research Assistant; Prof. David Westfall; Harvard Law School; Cambridge, MA
June-Aug 1975; Summer Associate; Law firm of Schiff, Hardin & Waite, Chicago, Il
Sept 1976-March 1979; Associate; Law firm of Dickstein, Shapiro & Morin; Washington, DC
March 1979-Aug.1979; Special Assistant to HUD Secretary Patricia Roberts Harris; Washington, DC
Aug.1979-Jan.1981; Special Assistant to HEW/HHS Secretary Patricia Roberts Harris; Associate Executive Secretary to the Department; Washington, DC
Jan.1981-Jan.1984; Associate(1981-1983) and Partner (1983-1984); Dickstein, Shapiro & Morin; Washington, DC
Jan.1984-Jan.1986; Partner in Law Firm of Leff & Mason; Washington, DC
Feb.1986-Aug . 1986;Partner in Law Firm Mason, Perrin & Kanovsky; Washington, DC
Aug. 1986-Nov1986; Contract Lawyer for Law Firm of Miller, Cassidy, Larocca & Lewin; Washington, DC
Nov.1986-Dec.1994; Vice President and Litigation Counsel (1986-est.1988)then promoted to Executive Vice President and General Counsel for Skyline Financial Service Corporation(est.1988-est. May1991), then as result of purchase Executive Vice President and General Counsel, GE Capital Asset Management Corp.(Oct.1990-Dec. 1994) Alexandria, VA
Jan.1995-Jan. 1998; General Counsel; AFL-CIO Housing Investment Trust; Washington, DC
Jan.1998-Jan. 1999; Chief of Staff; US Senator John F. Kerry; US Senate; Washington, DC
Jan.1999-Aug. 1999; Fellow/consultant Congressional Institute for the Future; Washington, DC
Aug. 1999-Present; Executive Vice President(1999-Dec. 2001), then Chief Operating Officer(Jan 2002-present), later adding General Counsel (Sept. 2008-present; AFL-CIO Housing Investment Trust; Washington, DC

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

1973 Staff Assistant to Senator Joseph Biden
1979 Special Assistant to HUD Secretary Patricia Roberts Harris
1979-1981 Special Assistant to HEW/HHS Secretary Patricia Roberts Harris and Associate Executive Secretary to the Department
1998-99 Chief of Staff to Senator John F. Kerry

Published Writings: List the titles, publishers and dates of books, articles, reports or other published materials you have written.

None.

Political Affiliations and activities: List memberships and offices held in and services rendered to all political parties or election committees during the last 10 years.

Volunteer for Gore-Lieberman 2000, Kerry-Edwards 2004, Clinton and Obama Presidential Campaigns. Election Day Volunteer Lawyer for Obama-Biden Campaign.

Political Contributions: Itemize all political contributions of $500 or more to any individual, campaign organization, political party, political action committee or similar entity during the last eight years and identify specific amounts, dates, and names of recipients.

September 19,2008 Obama for America	$1000
September 12, 2008 Julie Bornstein for Congress	$250
October 24, 2007 Emily's List	$200
September 8, 2007 Hillary Clinton for President	$1000
June 12, 2006 Ben Cardin for Senate	$250
April 30, 2002 Committee to Re-Elect Tony Williams	$150

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

I have been a lawyer for more that 32 years. I have also been a manager and a Federal employee in both the administration and as staff member in the Senate. I have been a student of and advocate for housing policy since the summer of 1973, when I attended a Senate Banking Committee Hearing on mobile homes. Most recently, for more than 12 years I have been an officer of the AFL-CIO Housing Investment Trust, which finances affordable housing, and seeks to provide good union jobs to construction workers and economic development to communities. I am the Chair of the National Housing Conference, the 76 year old advocacy group for housing. I also serve on the Board of its research affiliate, The Center for Housing Policy.

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 anybody made you a commitment to a job after you leave government?

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.

None.

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 the Department of Housing and Urban Development's designated agency ethics official to identify potential conflicts of interest. Any potential conflicts of interest will be resolved in accordance with the terms of an ethics agreement that I have entered into with the Department's designated agency ethics official and that has been provided to this Committee. I am not aware of any other potential conflicts of interest.

3. Describe any business relationship, dealing or financial transaction (other than tax paying) which you have had during the last 10 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 the Department of Housing and Urban Development's designated agency ethics official to identify potential conflicts of interest. Any potential conflicts of interest will be resolved in accordance with the terms of an ethics agreement that I have entered into with the Department's designated agency ethics official and that has been provided to this Committee. I am not aware of any other potential conflicts of interest.

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.

None.

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 the Department of Housing and Urban Development's designated agency ethics official to identify potential conflicts of interest. Any potential conflicts of interest will be resolved in accordance with the terms of an ethics agreement that I have entered into with the Department's designated agency ethics official and that has been provided to this Committee. I am not aware of any other potential conflicts of interest.

Civil, criminal and investigatory actions:

1. Give the full derails of any civil or criminal proceeding in which you were a defendant or any inquiry or investigation by a Federal, State, or local agency in which you were the subject of the inquiry or investigation.

In 1984, I left the law firm of Dickstein, Shapiro & Morin with two of my partners, Arthur Mason and Richard Perrin, to join a California law firm which became Leff & Mason when we joined. The firm focused, in large part, on business transactions and regulatory representation for savings and loans. By 1986, that industry had begun a decline that would become a national financial disaster. Financial disputes within the firm led to the Washington office withdrawing from the firm. In February 1986, Mr. Mason, Mr. Perrin and I along with several other lawyers set up a temporary firm and pursued a new affiliation. Ultimately, the California law firm, which had become Leff & Jensen collapsed. There were a raft of landlord and vendor suits over which I had no control, but as a former partner was named a defendant. Some of these suits I was named, but never served. There was also litigation among the former partners. All of these matters were settled or abandoned, by the mid-1990's. The DC firm (Mason, Perrin & Kanovsky) also proved not viable and was wound down in 1986.

Alleged actions of Mr. Mason and Mr. Perrin while at Leff & Mason, gave rise to claims included in In Re Boardwalk Marketplace Securities Litigation, MDL No. 712 (WLD) USDC for the District of Conn. All of the Partners of Leff & Mason were named as defendants, since the firm was a partnership and the proper way to sue partnership is to name all of the partners. The professional liability insurer for Mason, Perrin & Kanovsky sued to cancel the policy to avoid providing a defense in this litigation. I was a defendant in that action as a partner in that firm and I counter-claimed for bad faith against the insurance company. That matter was: National Union Fire Insurance Company of Pittsburgh, PA v Mason, Perrin & Kanovsky et al. USDC for District of Columbia 87-CV-9269. All of this litigation and numerous related matters were settled in 1994.

In the early 1990's my brother and I entered into a lending transaction with Thomas Wasp, who was a real estate investor and neighbor of my brother, Martin Kanovsky. Undisclosed to us Mr. Wasp was in business with a Henry Fisher. Mr. Wasp had given us personal promissory notes, which he repaid. When Mr. Fisher was forced into bankruptcy, the Trustee for his bankruptcy sued to have my brother and me pay those funds into the Fisher bankruptcy and have us file as additional claimants in that bankruptcy. We refused and the Trustee sued us. The matter went to trial in1996 and we prevailed in all respects. In Re Henry Millard Fisher, Jr. Case No. 92-10977-dk United States Bankruptcy Court for the District of Maryland (Greenbelt).

My former husband sued for divorce in 1987. The matter was uncontested. Subsequently, matters of child support and visitation were litigated. Both children are now over 18. Dorfman v. Kanovsky Circuit Court for Mongomery County, MD Case No. 29708.

2. Give the full details of any proceeding, inquiry or investigation by any professional association including any bar association in which you were the subject of the proceeding, inquiry or investigation.

None.

PREPARED STATEMENT OF DAVID H. STEVENS

TO BE ASSISTANT SECRETARY FOR HOUSING–FEDERAL HOUSING COMMISSIONER, DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

APRIL 23, 2009

I am honored to be here today and humbled by President Obama and Secretary Donovan's decision to nominate me as Assistant Secretary of Housing–FHA commissioner for the Department of Housing and Urban Development. This agency plays a critical role as it partners with so many in the Nation right now to overcome one of the greatest economic crises that we have faced in decades. I would also like to thank this Committee for scheduling this hearing so quickly after the recess as I am sure you all have extremely busy schedules and I appreciate the time you are committing to meet with me and share your thoughts and views regarding housing issues and particularly those facing FHA.

Before I begin, please let me take a moment to introduce my wife of almost 25 years, Mary, my daughters Sara, a recent graduate from Virginia Tech, Alison, a 2nd year student at the University of Virginia, and Maggie, a freshman at Oakton High School, and my son Taylor, a senior at Oakton High School and a future freshman at the University of Colorado.

For the past 26 years, I have dedicated my career to the business of helping support and working in the housing finance industry. My career has taken me from working directly with homebuyers for a savings and loan association during the early 1980s, to managing a nationwide loan operation. I have held an executive leadership role in the secondary market, as Senior Vice President at Freddie Mac, working with virtually every financial institution in the mortgage industry; mortgage insurance firms, technology providers, Wall Street and other third party providers, and industry trade organizations. Finally I have managed the wholesale mortgage banking business for one of the Nation's largest banks and am currently the President of the Nation's largest privately held real estate company.

In virtually every position, I have gained critical knowledge of this housing industry and through these positions I have gained the most thorough and intimate understanding of the housing finance system from the point of sale through the ultimate distribution in the capital markets. If confirmed by this body, I would look forward to applying this experience and knowledge to help ensure that FHA addresses the critical issues facing it today and help work with you and others to build a long term framework that will protect the future of the housing finance market.

While FHA's role has always been an important one, FHA has now become absolutely critical to the stabilization and recovery of the housing market. Today FHA accounts for almost a third of all mortgages created in this country, up from representing only 3 percent of the lending market at the end of 2006. This enormous surge in loan activity clearly highlights FHA's importance as a primary vehicle to restore stability to the housing market. At the same time, this pace of growth over such a short period of time has created pressure on FHA's operational environment, which is in need of both system enhancements and process changes to protect the quality of the program for the long term.

FHA has not been immune to the adverse conditions of this market. Default rates and foreclosures exceed prior estimates. Unlike subprime mortgages, however, where these loans were built on unsafe features with high-risk credit characteristics, FHA losses are more the result of economic factors such as job loss. And while I would not expect losses like those in the subprime market, the impacts of loans originated in 2007 and 2008 with high loan-to-value ratios, combined with seller funded down payment assistance programs and, in some cases questionable lender behaviors, could cause some stress on the program in the months going forward.

If confirmed, I will work tirelessly to make sure that we take this great program and enhance its risk management capabilities and proactively protect its future viability. Immediately, my top three priorities would be as follows:

First, we must ensure the solvency of the fund and ensure that FHA does not require any taxpayer assistance. This can be done by balancing FHA's public purpose with prudent credit risk management. The effort here needs to start with a thorough review of the credit parameters of the FHA program and to identify characteristics of the program that are higher risk and could cause adverse impacts to the fund. Tightening guidelines on higher risk products would be the primary output of this effort. Additionally lender management must be enhanced to insure accountability for performance. Focusing on lenders with poor performance and removing them from the system is job one to protect newly insured business. Finally, system investments must be made to improve both automated underwriting quality as well

as data integrity in order to manage incoming loan quality as well as existing insured business.

Second, we will ensure HUD's Housing programs adequately support the implementation of the President's housing priorities—specifically, the Homeowner Affordability and Stability Plan and an updated Hope for Homeowners program.

And, third, we need to restore FHA to a more respected position of leadership in the marketplace. The overall effort to modernize the core technology systems must be combined with enhancing FHA's best practices, possessing and utilizing fraud detection tools that work, finding more effective solutions to mitigate losses and market disruptions in future periods of adverse economic conditions, and focusing on longer term solutions like energy efficient mortgage products that will make FHA a proactive positive force in protecting the future strength of the Nation's housing system.

FHA is creating a strong leadership team. Carol Galante, as Deputy Assistant Secretary for Multifamily Housing, brings enormous experience and leadership in her field. The ability to have stronger leadership at all levels of FHA, with practical business knowledge, will be of significant value to all as we face the current challenges and look to the future.

As a real estate executive, I have witnessed firsthand, the importance and value of the FHA program. After the private label mortgage market collapsed in 2007, I can assure you that the Nation's economic problems would be even worse today if FHA had not been there to fill the void in our Nation's housing system. FHA has fulfilled its public purpose by helping hundreds of thousands of families either purchase a home or refinance their existing mortgage with lower interest rates and better terms for the homeowners. The challenge now is to ensure that this value is balanced with actuarial soundness and effective risk management. If confirmed, I will be committed to ensuring FHA's financial stability going forward. Thank you again for your time and interest today. I appreciate the opportunity to be here and, if I am honored with your confirmation, I look forward to working with you in the future.

STATEMENT FOR COMPLETION BY PRESIDENTIAL NOMINEES

Name: **Stevens** (Last) **David** (First) **Herrick** (Other)

Position to which nominated: **Assistant Secretary for Housing-Federal Housing Commissioner**

Date of nomination:

Date of birth: February 19, 1957 (Day) (Month) (Year) **Place of birth: New York City, NY**

Marital Status: Married **Full name of spouse: Mary Clarke Stevens**

Name and ages of children: Sara 22, Alison 20, Taylor 18, Margaret (Maggie) 14

Education:

Institution	Dates attended	Degrees received	Dates of degrees
Hartwick College	9/75-6/77		
University Of Colorado	9/77-6/80	BA Political Science	8/2000

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.

None.

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

Organization	Office held (if any)	Dates
Leading RE Companies of the World	Board Member	12/08 – present
Realty Alliance	Board Member	12/08 – Present

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

1. 1980 – 1983: COPIRG (Colorado Public Interest Research Group) – Denver Colorado. Campus Organizer
2. 10/83 – 8/99: World Savings and Loan Association – Oakland California – Over 16 years began as Loan Officer and through promotions managed a variety of departments and divisions in both the retail banking side and the mortgage side. Final position was as Group Senior Vice President (10/89-8/99) in their Oakland California headquarters in the role as General Manager of the lending division.
3. 8/99 – 5/2005: Freddie Mac – Mclean Virginia – Senior Vice President of the Single Family Lending Division. Responsible for all customer/client management, sales, communications and marketing for the company other than portfolio purchases.
4. 5/2005 – 8/2006: Wells Fargo Home Mortgage –My local office was an executive office suite in Reston Virginia. Executive Vice President, National Wholesale Manager for Prime Lending. Managed all sales, operations, and more for the wholesale division of Wells Fargo's prime business channel.
5. 8/2006 – present: President/COO Long and Foster Companies, Chantilly Virginia. Responsible for all management of Real Estate, Mortgage, Title, Insurance, and other divisions of Long and Foster, one of the largest Real Estate Companies in the nation.

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

None

Published Writings: List the titles, publishers and dates of books, articles, reports or other published materials you have written.

The following list contains all the publications I was able to identify through a search of public databases and my own records. I believe I published a few other articles on various mortgage-related topics, but I have been unable to locate them.

"Mortgage Banking: Look Before You Leap" February 2006
Publisher: Mortgage Banking Association of America

"Using ARMs to Grab More Business Mortgage Banking" May 2004
Publisher: Mortgage Banking Association of America

Political Affiliations and activities: List memberships and offices held in and services rendered to all political parties or election committees during the last 10 years.

None.

Political Contributions: Itemize all political contributions of $500 or more to any individual, campaign organization, political party, political action committee or similar entity during the last eight years and identify specific amounts, dates, and names of recipients.

Please see addendum #1 Pages 11 and 12

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

For the past 25 years I have built a successful career in Mortgage Finance. Through these years I have held key senior leadership positions in the industry that will bring unique value to HUD as the FHA Commissioner.

From 1983-1999 I was an integral member of one of the nation's most respected financial institutions, World Savings in Oakland, California. During that time, as Group Senior Vice President, I was responsible for multiple functions of the company from sales to operations, credit risk, marketing, legal, and product development. During these years I developed an intimate knowledge of the manufacturing process for mortgages and the impacts of change management on a large lender. From systems to consumer impact, I directly managed the complete implementation of new policies while ensuring that profitable and risk controlled loan production remained in process. World Savings was a portfolio lender, meaning that all risks were held on the balance sheet rather than being traded, sold, or hedged in the traditional models of the day. We simply could not afford mistakes.

From 1999-2005 I was employed at Freddie Mac as the Senior Vice President of the Single Family Division. In this role, as an insider in the executive management team, I was accountable for all strategic lender management, sales, product development, automated underwriting system roll out, communications and more. My skills broadened significantly based on our role in the secondary markets. We managed all lenders in the nation from a mortgage implementation standpoint, and I was personally involved in a significant way with all of the largest impact institutions in the market. My accountability was to understand the strategic objectives of these firms, the risks that they might present to the marketplace, the challenges in implementing changes and new policies within their respective framework, and the needs of the housing mission we were assigned to fulfill. I provided a significant level of leadership on a national level in the mortgage industry during these years.

From 2005 – 2006 I worked at Wells Fargo Home Mortgage where I was tasked with running the wholesale lending division for Wells nationally. This was a great experience that tied in the primary and secondary market experiences in my past but added the third party markets.
Finally, since 2006, I have worked at the nation's largest privately held Real Estate firm, Long and Foster, and have recently been promoted to President and Chief Operation Officer. With approximately 16,000 agents and 200 offices, I now have a firsthand knowledge of homebuyer needs and challenges in the marketplace.

This 25-year experience has provided me opportunities to take executive roles in the primary market, secondary market, third party market and to lead one of the nation's largest firms in the direct to consumer home buying and selling arena.

The fundamental business skills in the housing finance market that I have gained through my career will be a unique advantage at such a critical time in the economic cycle.

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 anybody made you a commitment to a job after you leave government?

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.

None

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 designated agency ethics official to identify potential conflicts of interest. Any potential conflicts of interest will be resolved in accordance with the terms of an ethics agreement that I have entered into with the Department's designated agency ethics official and that has been provided to this Committee. I am not aware of any other potential conflicts of interest.

3. Describe any business relationship, dealing or financial transaction (other than tax paying) which you have had during the last 10 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 designated agency ethics official to identify potential conflicts of interest. Any potential conflicts of interest will be resolved in accordance with the terms of an ethics agreement that I have entered into with the Department's designated agency ethics official and that has been provided to this Committee. I am not aware of any other potential conflicts of interest.

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.

   None

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 designated agency ethics official to identify potential conflicts of interest. Any potential conflicts of interest will be resolved in accordance with the terms of an ethics agreement that I have entered into with the Department's designated agency ethics official and that has been provided to this Committee. I am not aware of any other potential conflicts of interest.

Civil, criminal and investigatory actions:

1. Give the full derails of any civil or criminal proceeding in which you were a defendant or any inquiry or investigation by a Federal, State, or local agency in which you were the subject of the inquiry or investigation.

   None, with the following exception: Long & Foster is currently a defendant in a Maryland law suit. It is named jointly with Wells Fargo Home Mortgage and Prosperity Mortgage Company. As President I, along with all top executives in the firm, have submitted an initial affidavit to the court. I have not been called as a witness in this case.

2. Give the full details of any proceeding, inquiry or investigation by any professional association including any bar association in which you were the subject of the proceeding, inquiry or investigation.

   None

Addendum #1
Stevens Political Contributions

STEVENS, DAVE OAKTON,VA 22124	FREDDIE MAC/MORTGAGE BANKER	10/28/04	$250	Democratic Party of Virginia (D)
STEVENS, DAVE MR OAKTON,VA 22124	LONG & FOSTER/EXECUTIVE	9/27/07	$2,300	Dodd, Chris (D)
STEVENS, DAVID OAKTON,VA 22124	FEDERAL HOME LOAN MORTGAGE/SENIOR V	10/29/04	$5,000	Freddie Mac
STEVENS, DAVID OAKTON,VA 22124	LONG AND FOSTER/PRESIDENT	10/30/08	$700	Obama, Barack (D)
Stevens, David Oakton,VA 22124	Long and Foster	10/16/08	$500	Obama, Barack (D)
STEVENS, DAVID OAKTON,VA 22124	LONG AND FOSTER COMPANIES/PRESIDENT	6/25/08	$500	Obama, Barack (D)
STEVENS, DAVID OAKTON,VA 22124	FREDDIE MAC/SENIOR VICE PRESIDENT	3/7/04	$500	Kerry, John (D)
STEVENS, DAVID OAKTON,VA 22124	LONG AND FOSTER COMPANIES/PRESIDENT	4/30/08	$500	Obama, Barack (D)
STEVENS, DAVID OAKTON,VA 22124	LONG AND FOSTER COMPANIES/PRESIDENT	6/1/08	$300	Obama, Barack (D)
STEVENS, DAVID OAKTON,VA 22124	LONG AND FOSTER/PRESIDENT - AFFILIA	7/11/08	$250	Obama, Barack (D)
STEVENS, DAVID OAKTON,VA 22124	LONG AND FOSTER/PRESIDENT - AFFILIA	7/11/08	$250	Obama, Barack (D)
STEVENS, DAVID OAKTON,VA 22124	LONG AND FOSTER/PRESIDENT - AFFILIA	7/28/08	$250	Obama, Barack (D)
STEVENS, DAVID OAKTON,VA 22124	LONG AND FOSTER/PRESIDENT - AFFILIA	7/28/08	$250	Obama, Barack (D)
STEVENS, DAVID OAKTON,VA 22124	LONG AND FOSTER/PRESIDENT	9/4/08	$250	Obama, Barack (D)
STEVENS, DAVID OAKTON,VA 22124	LONG AND FOSTER COMPANIES/PRESIDENT	3/26/08	$250	Obama, Barack (D)
STEVENS, DAVID OAKTON,VA 22124	LONG AND FOSTER COMPANIES/PRESIDENT	2/5/08	$250	Obama, Barack (D)
STEVENS, DAVID OAKTON,VA 22124	LONG AND FOSTER COMPANIES/PRESIDENT	2/11/08	$250	Obama, Barack (D)
STEVENS, DAVID OAKTON,VA 22124	LONG AND FOSTER COMPANIES/PRESIDENT	3/5/08	$250	Obama, Barack (D)
STEVENS, DAVID OAKTON,VA 22124	LONG AND FOSTER/PRESIDENT - AFFILIA	7/28/08	$-250	Obama, Barack (D)
STEVENS, DAVID	LONG AND FOSTER/PRESIDENT -	7/11/08	$-250	Obama, Barack (D)

OAKTON,VA 22124	AFFILIA			
STEVENS, DAVID H OAKTON,VA 22124	FREDDIE MAC/SENIOR VP	9/30/06	$5,000	One America Cmte (D)
Stevens, David H Oakton,VA 22124	Freddie Mac/Senior Vice President	8/6/04	$1,500	DNC Services Corp (D)
Stevens, David H Oakton,VA 22124	Freddie Mac	8/6/04	$1,500	Kerry, John (D)
Stevens, David H Oakton,VA 22124	Freddie Mac/Senior Vice President	8/6/04	$500	DNC Services Corp (D)
STEVENS, DAVID H OAKTON,VA 22124	LONG AND FOSTER/PRESIDENT	8/14/08	$250	Feder, Judith (D)
STEVENS, DAVID HERRICK OAKTON,VA 22124	LONG & FOSTER/PRESIDENT	9/26/08	$1,000	Fairfax County Democratic Cmte (D)
STEVENS, MARY OAKTON,VA 22124	WELLS FARGO/MORTGAGE BANKER	9/6/06	$500	Webb, James (D)
STEVENS, MARY OAKTON,VA 22124	LONG AND FOSTERQ/PRESIDENT, AFFILIA	1/15/08	$250	Turner, Mike (D)
STEVENS, MARY OAKTON,VA 22124	NA/NA	7/16/08	$250	Obama, Barack (D)
STEVENS, MARY OAKTON,VA 22124	NA/NA	9/5/08	$250	Obama, Barack (D)
STEVENS, MARY OAKTON,VA 22124	NA/NA	10/31/08	$250	Obama, Barack (D)
STEVENS, MARY OAKTON,VA 22124	FREDDIE MAC/MORTGAGE BANKER	10/28/04	$250	Democratic Party of Virginia (D)
STEVENS, MARY C OAKTON,VA 22124	HOMEMAKER/HOMEMAKER	3/21/07	$250	Democratic Party of Virginia (D)
STEVENS, MARY MS OAKTON,VA 22124	HOUSEWIFE	6/9/03	$220	DNC Services Corp (D)
STEVENS, MARY MS OAKTON,VA 22124	HOUSEWIFE	7/19/01	$220	DNC Services Corp (D)
STEVENS, MARY MS OAKTON,VA 22124	HOUSEWIFE	7/17/03	$200	DNC Services Corp (D)
STEVENS, MARY MS OAKTON,VA 22124	HOUSEWIFE	9/22/04	$200	DNC Services Corp (D)

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 January 25, 1979, 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 information, which shall be kept confidential.

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.

PREPARED STATEMENT OF PETER KOVAR

TO BE ASSISTANT SECRETARY FOR CONGRESSIONAL AND INTERGOVERNMENTAL AFFAIRS,

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

APRIL 23, 2009

I would like to thank Chairman Dodd, Ranking Member Shelby, and the other Members of the Committee for giving me this opportunity to testify. As a Congressional staffer for over 25 years, I have often sat in the audience or behind the lawmakers in hearings, and it is an honor to sit today for the first time at the witness table.

It is also an honor to be nominated by President Obama for the position of HUD Assistant Secretary for Congressional and Intergovernmental Relations. There are many people who have contributed to my being here, including numerous colleagues and friends who have offered encouragement. But, the most important has been my family, and I would like to acknowledge their presence here today and express my appreciation for their constant support: my wife Paula, my daughter Sarah, and my son Paul.

I am grateful for those warm expressions of support from Senator Kerry and Congressman Frank. They are two members of Congress for whom I have great admiration, and it is a genuine professional and personal pleasure for me to be the beneficiary of their generous remarks. I am proud to have served on Senator Kerry's staff when he was first elected, and I have of course had the privilege of working in Congressman Frank's office for more than 25 years. If confirmed, I hope to match the example they have set for commitment to responsive government, public service and respect for Congress. And, as a Massachusetts native, having that thoughtful endorsement of my nomination by Senator Kennedy—a true hero in both my home State and in Washington—is something I will always treasure.

If I am confirmed, I anticipate building strong relationships not only with Senators on this Committee, but with their colleagues throughout Congress, to advance the important housing goals that have been articulated by President Obama and Secretary Donovan. As someone who became involved in government largely out of a desire to provide help to those who are economically disadvantaged, I am pleased to be in line for a senior position in an agency with a primary mission along those lines.

In the short term, the three key issue areas on which HUD will be focused are responding to the foreclosure crisis, implementation of the Recovery Act, and the 2010 budget. If confirmed, I will ensure that the sharing of information with Congress about all three initiatives on an ongoing basis is a top priority.

As the Committee is aware, the Administration's response to the foreclosure problem includes working to reduce interest rates, helping 4–5 million homeowners who can't take advantage of the current low rates to refinance, and providing funding to assist another 3–4 million homeowners in modifying their mortgages to avoid foreclosure. These efforts are still in their early stages, and it will be essential to provide periodic reports to Congress, as recommended by Senator Dodd during Secretary Donovan's confirmation hearing, so Congress will have a clear idea of the program's effectiveness.

With the Recovery Act devoting over $13 billion to key HUD initiatives such as promoting energy efficiency and creating green jobs; unlocking the credit markets; making funding available for shovel-ready projects; and mitigating the effects of the economic crisis, it is crucial that Congress receives timely notification as grants under the various programs are made. More broadly, it will be vital to make sure that there is ready access to information about how the funds are being expended.

While the details of the budget have not been released, the Secretary has announced that key components will include additional steps to help those who wish to purchase or refinance homes; promotion of affordable rental housing; curtailing mortgage fraud and predatory lending; expansion of green development; and increased funding for vouchers and programs like community development block grants that assist low income families and areas. HUD will undertake a major outreach effort to inform Congress about all of these programs when the budget is formally released.

On all of these efforts, the watch words will be transparency and accountability. The Secretary mentioned in his confirmation hearing that Congress often hasn't received the information and data it needs to properly evaluate HUD's work, and he indicated that he would place a high priority on developing systems aimed at meeting those needs. If confirmed, I will play an important part in disseminating that information to Congress. And, I expect this commitment to information sharing to

go beyond the three initiatives mentioned above. So, as we work on addressing the continuing needs of the Gulf Coast States affected by damaging hurricanes, preserving federally supporting multi-family housing, or creating innovative programs in the "Urban Development" component of HUD's mission, I look forward to making sure Congress is as well informed as possible about the department's activities.

In Congressman Frank's office, our top priority is serving the 660,000 constituents we represent. As Chief of Staff, a central element of my job is making sure that the staff maintains a commitment to responsiveness in everything we do. If confirmed, I will be committed to ensuring that my staff and I are as responsive and accessible as possible to the Members of this Committee and to the full Senate and House.

Our emphasis on communication with Congress will include not only sufficient advance notice of key initiatives, but thoughtful answers to Congressional correspondence, and of course appropriate notification of grants and local announcements. A key element of these efforts will be coordinating with HUD field offices to ensure that Congressional inquiries are appropriately handled. In addition, I plan to institute a program of "listening sessions" in which senior HUD staff would be available periodically for open, nonagenda meetings with key Hill staff and, if they wish, Senators and Representatives.

President Obama and Secretary Donovan have outlined an ambitious agenda for HUD. While Congress and the Administration will not always agree, there are many policies on which effective collaboration is possible. And, I expect a hallmark of my office to be fairness toward all Senators and Representatives, regardless of party, and a determination to seek bipartisan solutions when possible.

In closing I wanted to take a moment to touch on the key role played by my parents. As career public servants involved in nonprofit social service agencies, State government, and numerous local groups and causes, they instilled in me the value of community service, and I have followed their lead for much of my life. For the last quarter century Congress has, in a sense, been my community. As I move toward another community in the Obama Administration, I am confident that my enduring connection to the Hill will help me to be successful in my new position, and I am hopeful the Committee will support my nomination.

Thank you again, Mr. Chairman, for the opportunity to testify. I would be pleased to answer any questions.

STATEMENT FOR COMPLETION BY PRESIDENTIAL NOMINEES

Name: Kovar, Peter Allen

Position to which nominated: HUD Asst. Secy. for Congressional and Intergovernmental Relations

Date of Nomination: 25 March, 2009

Date of Birth: 7 February, 1957 **Place of Birth:** Boston, Massachusetts

Marital Status: Married **Full Name of Spouse:** Paula Mary Kowalczuk

Names and ages of children: Sarah Pettee Kovar, 19; Paul Edward Kovar, 15

Education:

Institution	Dates Attended	Degree Received	Date of Degree
Univ. of Rochester	1974 – 1978	B.A., History, High Distinction	1978

Honors and Awards. List all scholarships, fellowships, honorary degrees, military medals, honorary society memberships and any other special recognitions for outstanding service or achievement.: None

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

Organization	Office Held (if any)	Dates
Jenkins Hill Child Dev. Ctr. (WDC)	Board Member	1993 – 1995
Takoma Park Elem. School (MD) PTA	Member	1996 - 2002

Employment Record. List all positions held since college, including the title or description of job, name or employer, location of work, and inclusive dates of employment.

Vince Food & Wine Group, London, England (w/ work permit); clerk, 10-1978 – 4-1979

Harvard Wine & Liquor (Brookline, MA), clerk, 1-1980 – 7–1980; manager, 5-1981 – 8-1981

MASSPirg (Boston, MA), Canvasser; 1-1981 – 4-1981

Baldridge Reading and Study Skills, Inc. (Greenwich, CT); teacher, 9-1981 – 3-1982

Barney Frank for Congress (Brookline, MA); volunteer coordinator, 4-1982 – 11-1982

U.S. Rep. Barney Frank (Washington, DC); Legislative Correspondent, 1-1983 – 12-1984

U.S. Senator John Kerry (Washington, DC); Correspondence Coordinator, 1-1985 – 11-1985

U.S. Rep. Barney Frank (Washington, DC); Legislative Assistant, 12-1985 – 12-1990

U.S. Rep. Barney Frank (Washington, DC); Chief of Staff, January, 1991 – present

Government Experience. List any experience in or direct association with Federal, State, or local governments, including any advisory, consultative, honorary or other part time service or position.

Takoma Park, MD Neighborhood Watch Program, 1996 – 2004, member

Takoma Park, Ad Hoc Streetlight Committee, 1997, member

Takoma Park Public Safety Citizens Advisory Committee, 1997 -1998, member

Takoma Park – Wash., DC Ad Hoc Committee on Municipal Boundary Safety Issues, 1998. member

Takoma Park, City Manager Selection Committee, 2000, member

Published Writings. List the titles, publishers and dates of books, articles, reports or other published materials you have written: None

Political Affiliations and Activities. List memberships and offices held and services rendered to all political parties or election committees during the last 10 years.

September – November, 2002, volunteer/fundraiser, Chris van Hollen for Congress

September – November, 2004, volunteer/fundraiser, Chris van Hollen for Congress

August, 2004 – DCCC Congressional Affairs Volunteer, Democratic National Convention

2006 – Volunteer/fundraiser, Jamie Raskin for MD State Senate; Heather Mizeur for State Delegate

August – September, 2008 – Obama Congressional Affairs Volunteer, Democratic National Convention

Obama Campaign grassroots fundraiser (Maryland)

2008 – Montgomery County (MD) Democratic Party Assistant Precinct Chair, Takoma Park

1991 – present (fundraiser/campaign employee); Barney Frank for Congress Committee

Political Contributions. Itemize all political contributions of $500 or more to any individual, campaign organization, political party, political action committee or similar entity during the last eight years and identify specific amounts, date, and names of recipients. (See appendices 1 and 2.)

Qualifications: (See appendix 3.)

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.
As a Congressional Relations official, I will continue to interact with Rep. Frank, his Congressional office, and the staff on the Financial Services Committee (which he chairs), but in the same fashion as I will interact with all other Congressional offices (regardless of political party) and committees. I will sever all ties with the Barney Frank for Congress Committee.

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 continue working in my current office or the Barney Frank for Congress Committee after completing my government service.

3. Has anybody made you a commitment to a job offer after you leave government? No.

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

Potential Conflicts of Interest:

I. Describe any conflicts of interest or deferred compensation agreements or other continuing dealings with business associations, clients or customers who will be affected by policies you will influence in the position to which you have been nominated. I have no financial arrangements, deferred compensation or other continuing financial dealings with those who will be affected by the policies that will be influenced by my position.

2. List any investments, obligations, liabilities or other relationships which might involved potential conflicts of interests with the position to which you have nominated. In connection with the nomination process, I have consulted with the Office of Government Ethics and the Department of Housing and Urban Development's designated agency ethics official to identify potential conflicts of interest. Any potential conflicts of interest will be resolved in accordance with the terms of an ethics agreement that I have entered into with the Department's designated agency ethics official, and that has been provided to this committee. I am not aware of any other potential conflicts of interest.

3. Describe any business relationship, dealing or financial transaction (other than tax paying) which you have had during the last 10 years with the Federal Government, whether for yourself or 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 the Department of Housing and Urban Development's designated agency ethics official to identify potential conflicts of interest. Any potential conflicts of interest will be resolved in accordance with the terms of an ethics agreement that I have entered into with the Department's designated agency ethics official, and that has been provided to this committee. I am not aware of any other potential conflicts of interest.

4. List any lobbying activity during the past ten years in which you have engaged 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.

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 the Department of Housing and Urban Development's designated agency ethics official to identify potential conflicts of interest. Any potential conflicts of interest will be resolved in accordance with the terms of an ethics agreement that I have entered into with the Department's designated agency ethics official, and that has been provided to this committee. I am not aware of any other potential conflicts of interest.

Civil, criminal and investigatory actions:

1. Give the full details of any civil or criminal proceeding in which you were a defendant or any inquiry or investigation by a Federal, State or local agency in which you were the subject of the inquiry of investigation. None.

2. Give the full details of any proceeding, inquiry or investigation by any professional associations including any bar association in which you were the subject of the proceeding, inquiry or investigation. None.

APPENDIX #1

Presented by the Federal Election Commission

Individual Contributions Arranged By Type, Giver, Then Recipient

Contributions to Political Committees

KOVAR, PETER
TAKOMA PARK, MD 20912
LEGISLATIVE AIDE

OBAMA, BARACK
VIA OBAMA FOR AMERICA
10/27/2008 1000.00 28993854817

KOVAR, PETER
TAKOMA PARK, MD 20912
U.S. HOUSE OF REPRESENTATIVES/LEG

HAGAN, KAY R
VIA HAGAN SENATE COMMITTEE INC
11/03/2008 250.00 28020743695

HOLLEN, CHRISTOPHER VAN
VIA VAN HOLLEN FOR CONGRESS
11/20/2002 481.00 22992782809

KOVAR, PETER
TAKOMA PARK, MD 20912
US HOUSE OF REPS/LEGISLATOR

EDWARDS, DONNA
VIA DONNA EDWARDS FOR CONGRESS
06/07/2008 250.00 28932273010

KOVAR, PETER A
TAKOMA PARK, MD 20912
U.S. HOUSE OF REPRESENTATIVES/LEG

HOLLEN, CHRISTOPHER VAN
VIA VAN HOLLEN FOR CONGRESS
10/22/2003 200.00 24990317366

09/21/2004	200.00	24962533976

VICTORY NOW PAC

10/31/2006	500.00	26940852995

KOVAR, PETER A
TAKOMA PARK, MD 20912
US HOUSE OF REPRESENTATIVES/LEGIS

CARDIN, BENJAMIN L
VIA BEN CARDIN FOR SENATE

10/18/2006	500.00	27020012957
10/29/2006	500.00	27020062003

KOVAR, PETER A.
TAKOMA PARK, MD 20912
U.S. HOUSE OF REPRESENTATIVES/LEG

HOLLEN, CHRISTOPHER VAN
VIA VAN HOLLEN FOR CONGRESS

04/04/2003	500.00	23991265857
02/25/2008	500.00	28990828784

Total Contributions: 4881.00

TRY A: NEW QUERY
RETURN TO: FEC HOME PAGE

APPENDIX #2

MARYLAND

Search

Maryland Elections Center umd.edu

Center for American Politics and Citizenship

Your search identified 16 contributions. -- Create a CSV file
Total contribution amount is $3,875.00
The maximum contribution is $500.00
The minimum contribution is $50.00

searching using different parameters.

Canididates Account	Contributor Name(Address)	Amount	Date Received	Contribution Type
Austin-Lane, Joy Friends Of	Peter Kovar (7112 Holly Ave. , Takoma Park, MD, 20912)	$100.00	05/25/2005	Individual
Elrich, Marc Friends Of	Peter Kovar (7112 Holly Avenue , Takoma Park, MD, 20912)	$200.00	09/09/2006	Individual
Elrich, Marc Friends Of	Peter Kovar (7112 Holly Avenue , Takoma Park, MD, 20912)	$200.00	07/11/2006	Individual
Ervin, Valerie Friends Of	Peter Kovar (7112 Holly Avenue , Takoma Park, MD, 20912)	$50.00	08/31/2006	Individual Remarks: Spouse/partner: Paula Kowalczuk
Klein, Aaron Friends Of	Peter Kovar (7112 Holly Ave. , Takoma Park, MD, 20912)	$50.00	08/01/2006	Individual
Mizeur, Heather Friends Of	Peter Kovar (7112 Holly Ave , Takoma Park, MD, 20912-4226)	$125.00	12/04/2008	Individual
Mizeur, Heather Friends Of	Mr. Peter Kovar (7112 Holly Ave , Takoma Park, MD, 20912)	$250.00	10/30/2007	Ticket purchases by Individuals
Mizeur, Heather Friends Of	Peter Kovar (7112 Holly Ave , Takoma Park, MD, 20912)	$200.00	09/09/2006	Individual
Mizeur, Heather Friends Of	Peter Kovar (7112 Holly Ave , Takoma Park, MD, 20912)	$150.00	12/07/2005	Individual Remarks: joint check
O'Malley, Martin Friends Of	Peter Kovar (7112 Holly Ave. , Takoma Park, MD, 20912-4226)	$500.00	10/29/2006	Individual
Perez, Tom Friends Of	Peter Kovar (7112 Holly Ave. , Takoma Park, MD, 20912)	$250.00	05/22/2006	Individual Remarks: split with Atwell, Nancy
Raskin, Jamin Friends Of	Peter Kovar (7112 Holly Ave , Takoma Park, MD, 20912)	$500.00	11/17/2007	Individual
Raskin, Jamin Friends Of	Peter Kovar (7112 Holly Avenue , Takoma Park, MD, 20912)	$50.00	12/09/2006	Individual
Raskin, Jamin Friends Of	Peter Kovar (7112 Holly Avenue , Takoma Park, MD, 20912)	$250.00	09/12/2006	Individual
Raskin, Jamin Friends Of	Peter Kovar (7112 Holly Ave , Takoma Park, MD, 20912)	$200.00	02/11/2006	Individual

Raskin, Jamin Friends Of	Peter Kovar (7112 Holly Ave , Takoma Park, MD, 20912)	$500.00	01/25/2006	Individual

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journalists; troubleshooting and responding to negative stories and allegations; and scheduling and planning television, radio and online interviews.

Beyond my work on Capitol Hill in an official Congressional capacity, I have been heavily involved in political work for Congressman Frank and other elected officials, candidates and political groups, subject to all appropriate ethics and Federal Election Commission requirements. This set of experiences has given me further insight into the impact of home state constituencies, election campaigns, and outside organizations in the decision making of Members of Congress and the legislative process.

Finally, I am deeply committed not only to the basic idea of government service, but to the policies and the approaches to governing that have been enunciated by President Obama. As someone who became involved in politics primarily in order to try to help those who are less fortunate, I am convinced that my own range of experiences and skills makes me well suited to a senior position in Congressional Relations at the Department of Housing and Urban Development, and I look forward to having the opportunity to serve as HUD Assistant Secretary for Congressional and Intergovernmental Relations in the Obama Administration.

Appendix #3 – Qualifications for Position

My many years of employment on Capitol Hill have given me a great deal of familiarity with and knowledge of the challenges and demands facing Members of Congress; extensive management experience in a hectic, high pressure political/policy environment; a detailed understanding of the legislative process and the interaction of Congress with the Executive Branch and other levels of government; and an excellent overall grounding in housing policy and related legislative matters.

I have worked on Capitol Hill for 26 years, with over 25 of those years employed by U.S. Representative Barney Frank (D-Massachusetts), 18 as his Chief of Staff. Congressman Frank is a senior, active Member of the House of Representatives, and my duties include managing a staff of 10 in the Washington, DC Congressional office, coordinating with our three district offices (with another 12 staff members), and supervising the interaction of the personal offices with the Financial Services Committee (which Congressman Frank has chaired since the beginning of 2007, and on which he was the senior Democrat for four years before that). There are over 30 members of the Financial Services Committee Democratic staff. My approach to management focuses on professionalism, staff development, promotion from within, team building, appreciation for diversity, and respect for constituents and the role of government in our society.

I have been involved in a wide range of legislative activities in a broad array of issue areas, including tax policy, energy and environmental protection, agriculture, labor, health care, human services, budget policy, education, immigration, civil rights, intellectual property and other judiciary issues, transportation, government ethics, Social Security and pension issues, civil service and postal issues, fishing, appropriations projects, and Massachusetts economic development initiatives. My long association with Congressman Frank, one of the leading Congressional figures on federal housing policy for many years, has given me a broad understanding of the policy and political components of housing legislation and regulations at both the national and local levels.

I have advised him on legislative matters in many issue areas; been deeply involved in the drafting of legislation and amendments; helped devise successful coalition building, committee, floor and conference strategies and tactics; worked as a liaison to House leadership; and played a key role in many regulatory and administrative matters. I have collaborated effectively with both Republican and Democratic Members of Congress, including both Senators and House Members, and with state elected officials, mayors and other municipal and non-profit participants in the legislative process. I have frequently planned and coordinated public meetings, and often been called upon to speak to groups and represent the Congressman before the public. And, I have provided assistance on federal and other governmental matters to numerous individuals who live or work in the communities Congressman Frank represents in Congress.

I also have extensive experience in researching, drafting, editing, and approving letters in all issue areas, and in response to communications from a vast array of correspondents, including elected officials and legislative experts, as well as young children and immigrants with limited English skills, and everyone in between. In addition, I have been very actively involved in all of Congressman Frank's media operations since I became Chief of Staff, with my work covering everything from writing press releases, op-eds and letters to the editor; planning press conferences and press strategy; speaking on the record to reporters and

PREPARED STATEMENT OF JOHN D. TRASVIÑA

TO BE ASSISTANT SECRETARY FOR FAIR HOUSING AND EQUAL OPPORTUNITY, DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

APRIL 23, 2009

Mr. Chairman and Members of the Committee: Thank you for the opportunity to come before you today with my prospective colleagues seeking to serve the Nation at the United States Department of Housing and Urban Development. It is a high honor to be nominated by President Obama to be Assistant Secretary of Fair Housing and Equal Opportunity and I am gratified by the assistance of this Committee in considering my nomination today during Fair Housing month and for your favorable recommendation to the full Senate.

In America, civil rights begin at home. As Americans, we are proud of the progress we have made in civil rights—progress made possible by the energies and insights of Members of this Committee and your predecessors dating back 41 years ago to 1968 and the enactment of the Fair Housing Act and prior to that time. And progress made possible by the brave appeals to our true core principles as a Nation of fairness by countless individuals and institutions in communities from South to North, urban, metropolitan and rural from coast to coast to coast. The vital importance of carrying out the principles of fair housing for our communities remains today and I bring to the post of Assistant Secretary a career of civil rights leadership, Federal government and institutional management, and dedication to bring communities together.

The principles of fair housing probably have the greatest impact on our Nation's children. If left ignored, the pain and shame of a parent whose family is denied an apartment or home because of race or national origin is felt by a child for a lifetime. But when fair housing is effectively addressed and, better yet, discrimination is prevented, we can provide a lifetime of recognition and understanding of the protection of the Constitution and our laws and the responsiveness of civil servants. Moreover, where one lives shapes opportunities for an equal education, preparation for the workplace, and access to transportation, culture, and myriad other elements of our daily life. Today, as the Obama Administration and Congress work together to provide stability to homeownership, the Office of Fair Housing and Equal Opportunity plays a meaningful role.

From my own experience in San Francisco, I learned from an early age about the ugly denials of a home to accomplished African American men who could pay their way but were denied simply because of racism and the color of their skin. My mother would point out the house on Cedro Way that belonged to Cecil Poole, our United States Attorney, where burned crosses were found to intimidate his family. And a little farther away on Miraloma Way, it took our Republican Mayor George Christopher to intervene with a homeowner who refused to sell his home to San Francisco Giants star Willie Mays because he was black. These overt acts of discrimination have subsided and today our community has moved from almost all white to almost all black to heavily Chinese, Vietnamese, and immigrant.

When I worked for the late Senator Paul Simon as his counsel at the Senate Judiciary Committee's Subcommittee on the Constitution, I was honored to play a staff role in the passage of the Fair Housing Act amendments of 1988 and speak to disability organizations about the application and extension of the law's important protections. As Special Counsel for Immigration Related Unfair Employment Practices at the U.S. Department of Justice from 1997 to 2001, I led the Federal government's only office devoted solely to immigrant workplace rights. There, we were successful in widespread education to employers and legally authorized workers about their rights and responsibilities under the immigration and employment laws. I am proud of the accomplishments of the career attorneys and legal staff in obtaining back pay for discrimination victims, fining employers to remedy violations, and ensuring that the Office was responsive to all stakeholders. Our work knew no party. During the 3 years I served as Special Counsel in a Democratic Administration, we built the foundation for strong performance that carried over into a Republican Administration in which we brought the largest lawsuit ever under our enforcement statute.

I would apply these principles to the Office of Fair Housing and Equal Opportunity to ensure that our partners, whether they are at the Department of Justice, at State and local civil rights agencies, among public interest fair housing advocates, industry associations, or organizations in the housing and lending industries, can carry out their work in furtherance of the Fair Housing Act. In addition, I offer my commitment of cooperation and communication on your ideas and the Administration's on further steps to advance fair housing and equal opportunity.

We have many weapons available to us to eradicate housing bias from our society. All must be used in a coordinated fashion to be effective. The mission goes beyond access to an apartment or house to the lending decisions and the ability to remain in one's home. If confirmed, I will work vigorously to guard against scams that prey upon people's race or ethnicity to thwart their well-laid plans for homeownership or block access to assistance for the same reasons.

Again, I am grateful to President Obama for nominating me to be Assistant Secretary for Fair Housing and Equal Opportunity and giving me the opportunity to serve the Nation in this capacity. Similarly, I am highly appreciative of your consideration and consent to my nomination.

STATEMENT FOR COMPLETION BY PRESIDENTIAL NOMINEES

Name: TRASVINA (Last) JOHN (First) (Other)

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

Date of nomination:

Date of birth: 09 (Day) 12 (Month) 1958 (Year) Place of birth: San Francisco, CA

Marital Status: Never Married Full name of spouse:

Name and ages of children: None

Education:

Institution	Dates attended	Degrees received	Dates of degrees
Stanford Law School	9/80 – 6/83	J.D.	6/1983
Harvard University	9/76 – 6/80	A.B. cum laude	6/1980
Lowell High School	9/73 – 6/76	Diploma	6/1976

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.

Honors

2009: Don Quixote Award for Public Leadership, San Antonio Mexican American Physicians Association
2008: President's Award, NAACP, Pasadena, CA Branch
2006: Attorney of the Year, Hispanic National Bar Association
Attorney of the Year, San Francisco La Raza Lawyers Association
2001: Community Service Award, Conference on Asian Pacific American Leadership, Washington, DC
2001: Excellence in the Legal Profession Award, MALDEF
1998: Community Leadership Award, Asian American Bar Association of San Francisco, CA

Scholarships

1976: United States Army Association Scholarship
MENSA Scholarship
California Labor Federation, AFL-CIO Scholarship
NABET, National Association of Broadcast Employees & Technicians Unions Scholarship

Honorary Society Memberships

2005 to present: American Law Institute
1972 - 1980 MENSA
1975 – 1976 California Scholarship Federation

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

Organization	Dates
National Hispanic Leadership Agenda, Chair, 2008 – 2009	
American Bar Association Commission on Immigration, Advisory Board Member, 2008 – present	
Pacific Council on International Policy, Elected Member, 2008	
Campaign for College Opportunity, Board Member, 2006 – present	
Latino Issues Forum, Board Member, 2006 – present	
Alzheimer's Association of Southern California, Board Member, 2006-2007	
Harvard Club of Southern California, Board Member, 2006 – 2007	
Pacific Coast Immigration Museum, Board Member, 2001 – 2005	
Harvard Club of San Francisco, Member 1990 – 1995 and 2000 – 2005; Board Member, 2001 – 2002; President-elect, 2003; President, 2004	
Lowell High School Alumni Association, Member since 1976; Board Members, 2003 – 2004	
Institute for Corean American Studies, Philadelphia, PA, Fellow, 2001	
La Raza Lawyers Association of San Francisco, Board Member, 2001 – 2004	
League of Women Voters of San Francisco, Board Member, 2002 – 2004	
CORO of Northern California, Board Member, 2002 – 2004	
Conference on Asian Pacific American Leadership, Board Member, 1990 – 2001	
Hispanic National Bar Association, Member, 1990 – 1996; Regional President 1993-94; National Vice President 1994-95	
Hispanic Bar Association of the District of Columbia, Member, 1986 – 2001; President, 1989-90; 1994-95	
Latino Democratic Club of San Francisco, Member and Secretary, 1982 – 1985	
Chinese for Affirmative Action, San Francisco, Member, 1979 – 2001	
Alliance for Justice, Board Member, 2008 - 2009	

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

7/2005 – Present	**Mexican American Legal Defense & Educational Fund, Los Angeles, CA** 11/2006 – Present **President & General Counsel** 3/2006 – 11/2006 **Interim President & General Counsel** 7/2005 – 3/2006 **Senior Vice President for Law & Policy**
11/2004 – 7/2005	**U.S. Commission on Civil Rights, Western Regional Director, Los Angeles, CA**
8/2003 – 10/2004	**Discrimination Research Center, Executive Director, Berkeley, CA**
2002 – 2003	**Stanford Law School, Instructor in Immigration Law, Stanford, CA**
12/1993 – 9/2001	**U.S. Department of Justice, Washington, DC** 9/1997 – 9/2001 **Special Counsel for Immigration Related Unfair Employment Practices** 12/1993 – 9/1997 **Deputy Assistant Attorney General for Legislative Affairs**
3/1987 – 12/1993	**U.S. Senate Committee on the Judiciary, Subcommittee on the Constitution** 1989 – 1993 **General Counsel & Staff Director** 1987 – 1989 **Counsel**
5/1985 – 4/1987	**Mexican American Legal Defense & Educational Fund, Washington, DC,** **Legislative Attorney**

10/1983 – 4 /1985	City Attorney's Office, San Francisco, CA, Deputy City Attorney
6/1982 – 8/1982	City Attorney's Office, San Francisco, CA, Summer Law Clerk
6/1981 – 8/1981	Mexican American Legal Defense & Educational Fund, Washington, DC, Summer Law Clerk

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

11/2004 – 7/2005	Western Regional Director, U.S. Commission on Civil Rights, Los Angeles, CA
9/1997 – 9/2001	Special Counsel for Immigration Related Unfair Employment Practices, U.S. Department of Justice, Washington, D.C.
12/1993 – 9/1997	Deputy Assistant Attorney General for Legislative Affairs, U.S Department of Justice, Washington, D.C.
3/1987 – 12/1993	Staff Director and General Counsel, U.S. Senate on the Judiciary, Subcommittee on the Constitution, Washington, D.C.
10/1993 – 3/1985	Deputy City Attorney, City and County of San Francisco, CA
2004	Commissioner, San Francisco Elections Commission
2001 – 2002	Vice Chair, City & County of San Francisco Task Force on Redistricting
1988 – 1993	Commissioner, District of Columbia Commission on Asian & Pacific Islander Affairs
1980 – 1983	Member, City & County of San Francisco Citizens Advisory Committee on Elections

Published Writings: List the titles, publishers and dates of books, articles, reports or other published materials you have written.

"Affirmative Action and Society", Commentary, Los Angeles Times, December 25, 2004

"Bilingual Ballots: History and a Look Forward", *Language Loyalties: A Source Book on the Official English Controversy*. Ed. James Crawford, 1992.

"Carrying on the Work and Life of Patsy Mink", Asian Week, October 4, 2002

"Bilingualism and the Constitution", *Perspectives on Official English*. Ed. Karen L. Adams and Daniel T. Brink, 1990.

"Latinos Find Merit in Kerry Immigration Plan", Hispanic Link, August 2, 2004

"Official English / English Only: More Than Meets the Eye", National Education Association, 1988.

"Racial Preferences: The Treatment of White and African American Job Applicants by Temporary Employment Agencies in California", Discrimination Research Center, 2003.

"The Long Road to Ending Discrimination: Reflections on Dr. Martin Luther King, Jr.", San Francisco Chronicle, January 19, 2004.

"Should No Child Left Behind Act be reauthorized?", San Francisco Chronicle, January 6, 2008

Political Affiliations and Activities: List memberships and offices held in and services rendered to all political parties or election committees during the last 10 years.

Co-Chair, California Latinos for Kerry, 2004

Political Contributions: Itemize all political contributions of $500 or more to any individual, campaign organization, political party, political action committee or similar entity during the last eight years and identify specific amounts, dates, and names of recipients.

6-14-2008: $500 to Alicia Wang for Supervisor (San Francisco)

5-14-2007: $2000 to Richardson for President

2-27-2004: $500 to John Kerry for President

6-30-2001: $500 to Marty Castro for Congress (Illinois)

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

See attached.

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 do not.

3. Has anybody made you a commitment to a job after you leave government?

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.

None.

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 the Department of Housing & Urban Development's designated agency ethics official to identify potential conflicts of interest. Any potential conflicts of interest will be resolved in accordance with the terms of an ethics agreement that I have entered into with the Department's designated agency ethics official and that has been provided to this Committee. I am not aware of any other potential conflicts of interest.

3. Describe any business relationship, dealing or financial transaction (other than tax paying) which you have had during the last 10 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 the Department of Housing & Urban Development's designated agency ethics official to identify potential conflicts of interest. Any potential conflicts of interest will be resolved in accordance with the terms of an ethics agreement that I have entered into with the Department's designated agency ethics official and that has been provided to this Committee. I am not aware of any other potential conflicts of interest.

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.

From 2006 – 2008, I testified at the invitation of the House or Senate committees on voting rights, English only and immigration legislation. I attended occasioned meetings with Congressional staff and Attorney General Gonzales on the same issues.

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 the Department of Housing & Urban Development's designated agency ethics official to identify potential conflicts of interest. Any potential conflicts of interest will be resolved in accordance with the terms of an ethics agreement that I have entered into with the Department's designated agency ethics official and that has been provided to this Committee. I am not aware of any other potential conflicts of interest.

Civil, criminal and investigatory actions:

1. Give the full details of any civil or criminal proceeding in which you were a defendant or any inquiry or investigation by a Federal, State, or local agency in which you were the subject of the inquiry or investigation.

As a senior manager, I have been involved in two employment discrimination complaints against my agency or organization. One was dismissed with no finding of any legal violation by the California Department of Fair Employment (case # E200708T0185-01-r) and the other was, to the best of my knowledge, dismissed by the complainant (EEOC No. 100 -- A208128x, Agency No. B-01-2417).

The California matter was brought by a new employee who complained that working conditions were more favorable for white employees. The EEOC matter was brought by an employee who complained that a job for which she applied was not filled and that she was not invited to a non-work social function because she was white.

2. Give the full details of any proceeding, inquiry or investigation by any professional association including any bar association in which you were the subject of the proceeding, inquiry or investigation.

None.

Attachment pages for John Trasviña Senate Banking Committee Questionnaire

Qualifications:

It would be a singular honor and important responsibility to be Assistant Secretary for Fair Housing and Equal Opportunity. I bring to the post an acute understanding of federal government management and civil rights law enforcement and a commitment to broad and extended partnerships to advance the principles of the Fair Housing Act particularly and of the Department of Housing & Urban Development generally.

My professional experience has developed over a 25 year legal and policy career in Washington, D.C. and California and mirrors my personal passion and resolve for equality, justice and civil rights. There is no more important place for civil rights to be protected than in one's home. The ability of HUD and its Office of Fair Housing and Equal Opportunity to enforce the Fair Housing laws and to protect families from discrimination in renting, home ownership, and lending has a dramatic effect most significantly felt by children. If discrimination is unchecked, they may feel a lifetime of pain bearing the brunt of discrimination and witnessing the powerlessness of their parents against hostility. If discrimination is remedied and, better, prevented, they gain an early understanding and appreciation of the responsiveness of government and the vitality of our Constitution and laws. In my upbringing, I vividly recall the experiences of the first African American families in our neighborhood including the placement of a burning cross on the front lawn of the man who would later become our United States Attorney, Cecil Poole, and the mayor's intervention when San Francisco Giants baseball star Willie Mays was turned down for a home. We have progressed immeasurably since that time and it is an honor to be considered by President Obama and the Senate Banking, Housing and Urban Affairs Committee to lead the Office of Fair Housing and Equal Opportunity to continue on that path.

As President & General Counsel of the Mexican American Legal Defense & Educational Fund (MALDEF) for the past three years, I have led the law firm for the Latino community with five offices around the nation of attorneys and professional staff bringing impact litigation on voting rights, employment, education, immigrant rights and other issues and advocating on behalf of the nation's almost 50 million Hispanics. Among other posts I held from 1987 to 2001, I was general counsel to the U.S. Senate Committee on the Judiciary, Subcommittee on the Constitution (chaired by Senator Paul Simon and with oversight authority over the Fair Housing Act of 1988) and was appointed by President Clinton and unanimously confirmed by the U.S. Senate to be Special Counsel for Immigration Related Unfair Employment Practices. Upon my return to California, I taught at Stanford Law School and was the Director of the Discrimination Research Center at Berkeley and Western Regional Director of the U.S. Commission on Civil Rights. As DRC Director, I managed paired testing programs in the employment discrimination field successfully patterned after housing testers.

Attachment pages for John Trasviña Senate Banking Committee Questionnaire

My work as Special Counsel for Immigration Related Unfair Employment Practices is particularly relevant to what my approach would be if I am confirmed to be Assistant Secretary for Fair Housing and Equal Opportunity. During my four-year term, we achieved dramatic growth in recoveries of back pay for discrimination victims and imposition of civil penalties against discriminating employers and developed new ways to resolve matters more quickly, efficiently and effectively. We initiated new approaches to prevent discrimination and established cooperative agreements with state and local government civil rights agencies. Neither respondents nor complainants are well served when matters become prolonged and protracted. Federal civil rights law enforcement should instill, not impede, faith that government can advance fairness, separate meritorious claims from unsuccessful ones, and insist upon enhancing equal treatment not only of the parties involved in a particular matter but for all stakeholders. At the Office of Special Counsel, we were successful in these regards. Because the Office was intended by Congress to have some independence, my four-year term overlapped between Democratic and Republican administrations. I am proud of the work of the career staff during the Clinton Administration which produced significant results and during the Bush Administration which produced the largest ever action in the history of the statute we enforced.

In my career and private life, I have made a point to support and be responsive to the equality and civil rights concerns of others. Last year, I received the President's Award from the Pasadena NAACP and have been recognized by Asian American and Latino community organizations. I have served on the boards of the League of Women Voters and Campaign for College Opportunity, among others. Utilizing my legal and professional skills on behalf of others is meaningful to me personally as it enables me to fulfill my sense of duty to our country and society and to those who have sacrificed in order that I may have these opportunities. I now bring these qualities, experiences and perspectives in service to the greatest virtues of the United States and our Constitution and appreciate the trust placed in me to be submitted for confirmation by the Committee.

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON, DC 20410-0500

OFFICE OF GENERAL COUNSEL

APR 20 2009

MEMORANDUM FOR: Eureka N. Gilkey, White House Liaison, Office of the Secretary, S

FROM: Paula A. Lincoln, Associate General Counsel for Human Resources Law, CHE

SUBJECT: John D. Trasvina's Senate Questionnaire

I have reviewed the Executive Branch Public Financial Disclosure Report (SF-278) submitted by John D. Trasvina, the nominee for Assistant Secretary for Fair Housing and Equal Opportunity, U.S. Deputy Secretary, Department of Housing and Urban Development (HUD). I have also reviewed Mr. Trasvina's Ethics Agreement dated April16, 2009, and Mr. Trasvina's Senate Questionnaire. After reviewing this information, it is my opinion that the financial information in Mr. Trasvina's Senate Questionnaire is consistent with the information in his Financial Disclosure Report and his Ethics Agreement.

Please contact me at (202) 402-5298, or Athena R. Jones, Deputy Assistant General Counsel for Ethics Law, on (202) 402-3450, if you have further questions regarding this matter.

Enclosures

PREPARED STATEMENT OF DAVID S. COHEN

TO BE ASSISTANT SECRETARY FOR TERRORIST FINANCING,
DEPARTMENT OF THE TREASURY

APRIL 23, 2009

Chairman Dodd, Ranking Member Shelby, and distinguished Members of this Committee: Thank you for the opportunity to appear before you today. It is truly an honor to be the nominee to serve as Assistant Secretary of the Treasury for Terrorist Financing. I want to thank President Obama for the confidence he has shown in me by nominating me, and Secretary Geithner for recommending me, to serve in this position.

With your indulgence, I would first like to introduce my wonderful wife, Suzy, and our sons, Sam and Zeke. I am also very happy that my parents, Jordan and Carole Cohen, are here today. I know that this occasion fills them all with pride.

As I sit before this Committee, I am keenly aware of the very significant responsibilities assigned to the Assistant Secretary for Terrorist Financing. As set out in the statute creating the position, the Assistant Secretary, working under the direction of the Under Secretary for Terrorism and Financial Intelligence, is "responsible for formulating and coordinating the counterterrorist financing and antimoney laundering efforts of the Department of the Treasury." These efforts are critically important in maintaining the integrity of our financial system, combating illicit finance at home and abroad, and advancing the foreign policy and national security objectives of our great Nation. Having worked on antimoney laundering policy during my tenure several years ago in the General Counsel's Office of the Treasury Department, and having counseled many clients in my private law practice on their obligations to comply with Treasury's antimoney laundering and economic sanctions laws and regulations, I believe I am well prepared to undertake this responsibility.

The variety and intensity of the challenges in this arena are, of course, ever-changing. Here at home, we need to continue the work of refining our antimoney laundering and counterterrorist financing regulatory regime, sensitive always to the need to carefully balance the burden that these rules impose on our citizens and our financial institutions against the value of the information obtained for law enforcement and counterterrorism purposes. If confirmed, I expect to work closely with the Congress, and my colleagues within the Treasury Department, in these efforts.

Internationally, as the Obama Administration engages with governments around the world and confronts those who would do us harm, the many tools that the Treasury Department can deploy—including targeted financial measures focused on particular individuals and entities—will continue to play an integral role in our strategies for responding to the many challenges that lie ahead. To take just one example, in his recent address on nuclear nonproliferation in Prague, President Obama declared that "we must ensure that terrorists never acquire a nuclear weapon," and made clear that we must "use financial tools to disrupt" their efforts to do so. Treasury's capacity to analyze financial intelligence, and to act on that intelligence by targeting the financial networks of terrorists, proliferators, and their supporters, will no doubt be employed as we undertake to meet this challenge. If confirmed, I pledge to dedicate myself to this mission, and, more broadly, to the use of all of Treasury's tools to advance our Nation's foreign policy and national security objectives.

If confirmed, I very much look forward to working with the outstanding professionals who make up the Office of Terrorist Financing and Financial Crimes at the Department of the Treasury. I have deep respect for the knowledge, dedication and effectiveness of these professionals, led by Deputy Assistant Secretary Daniel Glaser. And I have great respect—both professionally and personally—for Under Secretary Stuart Levey, whom I have known well for almost 20 years, and who so ably leads the overall effort in the Office of Terrorism and Financial Intelligence.

In closing, I want to thank the Committee for the attention it has given to my nomination. If confirmed, I intend to work closely with you, Mr. Chairman, the other Members of this Committee, and your staff to pursue our shared objective of protecting our national security and the integrity of the financial system. I have enormous respect for this institution, and I am deeply committed to maintaining the very productive and close relationship that exists between this Committee and the Office that I have been nominated to lead.

Mr. Chairman, I would be pleased to respond to any questions that you or Members of the Committee may have.

STATEMENT FOR COMPLETION BY PRESIDENTIAL NOMINEES

Name: COHEN (Last) DAVID (First) SAMUEL (Other)

Position to which nominated: Assistant Secretary for Terrorist Financing, Department of the Treasury

Date of nomination: March 10, 2009

Date of birth: 11 (Day) June (Month) 1963 (Year) **Place of birth:** Boston, Massachusetts

Marital Status: Married **Full name of spouse:** Suzy Friedman Cohen

Name and ages of children: Samson Cohen, 16
Ezekiel Cohen, 12

Education:

Institution	Dates attended	Degrees received	Dates of degrees
Buckingham, Browne & Nichols	1979-1981	H.S. Diploma	1981
Cornell University	1981-1985	A.B.	1985
Yale Law School	1986-1989	J.D.	1989

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.

Harlan Fiske Stone Prize (Yale Law School)
Potter Stewart Prize (Yale Law School)
Treasury Secretary's Award

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

Organization	Office held (if any)	Dates
New York State Bar	N/A	1990 - present
District of Columbia Bar	N/A	1991 - present
American Bar Association	N/A	2004 - present
Edward Bennett Williams Inn of Court	N/A	1998 (est.) - present
Temple Sinai	N/A	1998 – present
Bretton Woods Recreation Center	N/A	2008 – present
Chevy Chase Recreation Association	N/A	2009 – present

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

Cornell University
Assistant Project Director
Crisis Stability and Nuclear War Project
Ithaca, NY 14853
(June 1985 – July 1986)

Connecticut Civil Liberties Union
Fellow and Intern
2074 Park St.
Hartford, CT 06106
(Feb. 1987 – Feb. 1989)

Jenner & Block
Summer Associate
330 N. Wabash Avenue
Chicago, IL 60611
(June 1987 – Aug. 1987)

Public Citizen Litigation Group
Summer Associate
1600 20th Street, NW
Washington, DC 20009
(June 1988 – Aug. 1988)

Paul, Weiss, Rifkind, Wharton & Garrison
Summer Associate
1285 Avenue of the Americas
New York, NY 10019
(June 1989 – July 1989)

The Hon. Norman P. Ramsey
Judicial Law Clerk
U.S. District Court for the District of Maryland
101 W. Lombard Street
Baltimore, MD 21201
(Sept. 1989 – Aug. 1990)

Miller, Cassidy, Larroca & Lewin, L.L.P.
Associate (Nov. 1990 – June 1996)
Partner (July 1996 – Oct. 1999)
2555 M Street, NW
Washington, DC 20037

United States Department of Treasury
Senior Counsel to the General Counsel (Nov. 1999 – Dec. 2000)
Associate Deputy General Counsel (Jan. 2001 – July 2001)
Acting Deputy General Counsel (Jan. 2001 – May 2001)
Counselor to the Secretary of the Treasury (March 2009 – present)
1500 Pennsylvania Avenue, NW
Washington, DC 20220

Wilmer Cutler Pickering Hale and Dorr LLP[1]
Counsel (Oct. 2001 – Dec. 2003)
Partner (Jan. 2004 – Feb. 2009)
1875 Pennsylvania Avenue, NW
Washington, DC 20006

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

Other than my judicial clerkship from 1989-1990 and my prior service in the Department of the Treasury from 1999-2001 (identified in response to the previous question), my only government experience is my current employment as a Counselor to the Secretary of Treasury, which commenced on March 3, 2009.

[1] Prior to May 31, 2004, the firm was known as Wilmer, Cutler & Pickering LLP.

Published Writings: List the titles, publishers and dates of books, articles, reports or other published materials you have written.

"Command in Crisis: A Middle East Scenario," 17 Bulletin of Peace Proposals 113 (1986) (with Bruce G. Blair and Kurt Gottfried)

"Sentencing Commission: An Unlawful Hybrid," The Washington Lawyer, October 3, 1988 (with Patti A. Goldman)

"The Evidentiary Predicate for Affirmative Action After Croson: A Proposal for Shifting the Burdens of Proof," 7 Yale Law & Policy Review 489 (1990)

"Headnote: The Money Laundering Abatement and Anti-Terrorist Financing Act of 2001," The Banking Law Journal (Jan. 2002) (with Todd Stern, Satish Kini and Stephen Heifetz)

"Anti-Money Laundering Rules for Insurance Companies Contain New Twists," Privacy & Data Security Law Journal (Feb. 2006)

Political Affiliations and activities: List memberships and offices held in and services rendered to all political parties or election committees during the last 10 years.

Volunteer, Kerry for President
Volunteer, Obama for America
Volunteer, Obama-Biden Transition Project
Member, Democratic Party

Political Contributions: Itemize all political contributions of $500 or more to any individual, campaign organization, political party, political action committee or similar entity during the last eight years and identify specific amounts, dates, and names of recipients.

Date	Donee	Amount ($)
4/8/2000	Gore 2000	500
6/1/2004	John Kerry for President	2,000
2/7/2006	Brandman for Board of Education	500
3/3/2007	Hillary Clinton for President Exploratory Committee	1,000
4/12/2007	Obama for America	1,000
9/2/2007	Hillary Clinton for President Exploratory Committee	1,300
11/27/07	Obama for America	1,000
6/30/2008	Obama for America	2,300
9/25/2008	Democratic Senatorial Campaign Committee	1,000

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

I have a long-standing and deep interest in the issues that are the focus of the work of the Office of Terrorist Financing and Financial Crimes. During my service in the Treasury Department's General Counsel's office from 1999-2001, I had substantial responsibility for developing and overseeing the implementation of the Department's anti-money laundering and counter-terrorist financing policies, including coordinating with the Financial Crimes Enforcement Network on regulatory initiatives; working with the federal banking regulators and the Department of State to develop anti-money laundering guidance; assisting in the preparation of the 2000 and 2001 National Money Laundering Strategies; and working with Congress on legislation to enhance our anti-money laundering laws.

After leaving the Treasury Department in July 2001, I re-entered private law practice and, over the ensuing seven-plus years, I represented a broad range of financial institutions and individuals concerning their compliance obligations with respect to the laws and regulations pertaining to money laundering and economic sanctions. In that capacity, I had frequent opportunity to advise on the applicability of the key laws and regulations that govern the Financial Crimes Enforcement Network and the Office of Foreign Assets Control. In addition to my professional activities in this field, I have maintained an active and abiding interest in national security and foreign policy issues.

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.

   I am currently employed by the Department of the Treasury. I resigned my partnership in Wilmer Cutler Pickering Hale and Dorr LLP, effective February 27, 2009.

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 such plans.

3. Has anybody made you a commitment to a job after you leave government?

   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.

I resigned from my position as a partner with the law firm of Wilmer Cutler Pickering Hale and Dorr L.L.P. on February 27, 2009. At the time of my resignation, I had a capital account with the firm, and I will receive a return of that account on or about April 10, 2009. Pursuant to the Partnership Agreement for Wilmer Cutler Pickering Hale and Dorr, L.L.P. dated May 31, 2004, I will receive the remainder of my 2008 partnership distribution on or about April 10, 2009. On or about April 10, 2009, I will also receive the remainder of my *pro rata* partnership distribution based on the value of my partnership interests for services performed in 2009 through the date of my withdrawal, according to a standard methodology that would be applicable to any similarly situated partner who was to leave the law firm.

I currently participate in my former law firm's Defined Benefit Plan. Pursuant to my Ethics Agreement, I will cash out of this plan within 90 days of my resignation. I will continue to participate in the Wilmer Cutler Pickering Hale and Dorr L.L.P. 401(k) plan, in which my assets are invested in non-conflicting mutual funds.

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 the Department of the Treasury's Designated Agency Ethics Official to identify potential conflicts of interest. Any potential conflicts of interest will be resolved in accordance with the terms of an ethics agreement that I have entered into with the agency's designated agency ethics official.

3. Describe any business relationship, dealing or financial transaction (other than tax paying) which you have had during the last 10 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.

N/A

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.

N/A

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 the Department of the Treasury's Designated Agency Ethics Official to identify potential conflicts of interest. Any potential conflicts of interest will be resolved in accordance with the terms of an ethics agreement that I have entered into with the agency's designated agency ethics official.

Civil, criminal and investigatory actions:

1. Give the full details of any civil or criminal proceeding in which you were a defendant or any inquiry or investigation by a Federal, State, or local agency in which you were the subject of the inquiry or investigation.

In January 2007, I received a summons for reckless driving/speeding in Madison, Virginia. In March 2007, the Madison County General District Court (Traffic) reduced the summons to a simple speeding ticket of $250, which I promptly paid.

2. Give the full details of any proceeding, inquiry or investigation by any professional association including any bar association in which you were the subject of the proceeding, inquiry or investigation.

N/A

RESPONSE TO WRITTEN QUESTIONS OF SENATOR DODD FROM RONALD SIMS

Q.1. *HUD Management*—Mr. Sims, as I said in my opening statement, if you are confirmed as General Deputy Secretary, you will be confronted with an enormous number of management challenges—from outdated accounting and information systems to a workforce nearing retirement. Traditionally, the person in your position has day-to-day responsibility for departmental management.

What do you see as your primary management challenges at HUD and what are your priorities?

A.1. Dramatic reform in information technology and human resources is sorely needed at HUD. HUD must be a creative engine of ideas, actions, and tools—in which employees, partners, and our customers are empowered to implement a shared vision of the future.

Q.2. How do you balance the need to work with the public with the need to address the challenges that HUD confronts?

A.2. Transparency in government is conducive to both better serving the public's needs as well as enhancing HUD's internal management efficiencies. Transparency in government service should not be a mere phrase, but rather a transformational process by which both HUD's public support functions and internal management efficiencies will be improved.

Q.3. How can you coordinate various functions at HUD to make sure they work together?

A.3. As I stated in my earlier confirmation testimony, my experience in King County as County Executive, taught me the value of, and the need for, cross-disciplinary teams and solutions. As every manager or businessman or businesswoman knows, resources are always finite. Coordinating efforts from an enterprise-wide perspective which is inclusive of our non-Federal partners, allows one to take advantage of certain economics-of-scale and collaboration synergies. Too often in government we manage by cylinders. That needs to change at HUD; that will change at HUD.

Q.4. *DOT*—We are currently facing many challenges: a deep recession, a housing crisis, a crumbling infrastructure, worsening metropolitan traffic congestion, global climate change, a growing and aging population, and a dangerous dependence on foreign oil. While these challenges are clearly connected, Federal policy dealing with each of these elements is too often developed in isolation. As you know, in February I sent a letter to President Obama encouraging him to create a White House Office of Sustainable Development to better coordinate housing, transportation, energy, and environmental policy to help us meet these challenges.

Recently, HUD and DOT announced an interagency partnership to promote sustainable communities.

Mr. Sims, could you please elaborate on the nature and goals of this interagency partnership, and discuss what has been done thus far and what will be done in the future to advance these goals?

A.4. The new partnership that Secretaries Donovan and LaHood announced last month between HUD and DOT is intended to create a new model of integrated housing and transportation plan-

ning, research and development in communities around the Nation. The partnership will work together to implement several new initiatives:

First, we will set a goal to have every major metropolitan area conduct integrated housing, transportation, and land use planning in the next 4 years. To facilitate integrated planning, we propose to make planning grants available to both metropolitan and rural areas, and create mechanisms to ensure that those plans are carried through to localities. DOT will encourage Metropolitan Planning Organizations to conduct this integrated planning as part of their next long-range transportation plan, and HUD will work with its formula grantees (CDBO and HOME) to coordinate their Consolidated Plans with these regional housing and transportation plans. The goal of this effort will be to enable metropolitan areas to set a vision for growth and then apply Federal transportation, housing, and other investments in an integrated way in support of the broader vision. Coordinating these planning processes can result in improved use of Federal housing and transportation dollars, and expanded affordable housing opportunities near transit.

Second, we will explore the feasibility of developing Federal housing affordability measures that include both housing and transportation costs. Although transportation costs now approach or exceed housing costs for many working families, Federal definitions of housing affordability do not account for the dual impact that high housing and transportation costs have on American families. The partnership will work to redefine our definitions of affordability to reflect these interdependent costs—so that the combined cost of housing and transportation expenditures is more transparent to working families.

Third, HUD and DOT will work together to identify opportunities for coordinating their programs and encouraging "location efficiency" in housing and transportation choices. HUD and DOT will identify ways to incentivize locating housing near transit and review processes to facilitate better-informed decisions and coordinated housing and transportation investments.

Fourth, HUD and DOT will conduct research, data collection, development of information platforms, and analytic tools to track housing and transportation options and expenditures, establish standardized and efficient performance measures, and identify best practices.

We will be submitting detailed proposals to support these efforts in our Fiscal Year 2010 budget that will be submitted to Congress next month. In the meantime, HUD is encouraging the adoption of energy efficient, green building and location efficient practices through the expenditure of our Economic Recovery Act funds.

In addition, joint HUD-DOT efforts are already underway through a HUD-FTA Working Group. In September 2008, FTA and HUD submitted a joint report entitled, *Better Coordination of Transportation and Housing Programs To Promote Affordable Housing Near Transit,* to the House and Senate Committees on Appropriations. This report outlines the strategies developed by FTA and HUD to implement the recommendations of a jointly sponsored 2007 study, *Realizing the Potential: Expanding Housing Opportunities Near Transit,* authored by Reconnecting America's Center for

Transit Oriented Development. Over the next few months, the Working Group will produce a Best Practices Manual, convene key housing and transportation stakeholders and produce a series of Policy Reports on key issues related to lowering the cost of housing near transit.

Q.5. How will this interagency partnership incorporate energy and environmental policies into your strategies for promoting sustainable communities?

A.5. The partnership with DOT, and a parallel partnership with the Department of Energy, will address critical energy needs and environmental challenges facing our cities, suburbs, and rural areas. The residential sector—and the built environment more generally—are major contributors to energy consumption and global warming. Residential buildings account for 20 percent of U.S. carbon emissions. The transportation sector accounts for another one-third of carbon emissions, in part because current development patterns have created a mismatch of housing and jobs that, without adequate transit systems, have led to long commutes and increased dependence on car travel. The average American household now spends 34 percent of their annual budget on housing, and 18 percent on transportation, a combined total of 52 percent of their budgets wrapped up in these, the two largest single expenses.

Many families that moved out to the exurbs to find affordable housing have discovered that their home savings were wiped out by high transportation costs. While there were many factors that contributed to high foreclosure rates, high gasoline costs last summer compounded the problem of high housing and energy costs, with the result that some of the highest foreclosure rates are to be found in places with the highest transportation costs.

By addressing both location efficiency and energy efficiency as key goals, the partnership will hopefully result in more compact development and more affordable housing options for local communities, improved zoning and creative land use strategies to preserve open space and increase infill development using existing infrastructure, and more energy efficient and green construction practices. In combination, these strategies will contribute to lowering vehicle miles traveled, increasing energy efficiency of our buildings, and lowering greenhouse gas emissions in our cities, suburbs, and rural communities.

RESPONSE TO WRITTEN QUESTIONS OF SENATOR SHELBY FROM RONALD SIMS

Q.1. *HUD's Management Challenges*—Mr. Sims, despite efforts at improvement by previous administrations, HUD continues to suffer from significant long-standing management and operational challenges.

As Deputy Secretary, how do you intend to address HUD's management and operational challenges?

A.1. HUD, like many large organizations, requires dramatic reform in areas like information technology, space management, and human resources. What we achieved in King County when I was County Executive, was a cross-disciplinary team orientation which

provided managers with effective tools and support, to implement and sustain effective and lasting change. Too often, organizational change merely scratches the surface; HUD needs to implement lasting change to meet their management and operational challenges. I am committed to working beyond simply creating a pass-fail bureaucracy. Employees need to be provided the necessary tools and incentives to affect real change.

Q.2. *Federal Government Role in Housing*—Mr. Sims, you are serving in your third term as County Executive of King County, a large urban government.

As a County Executive, what are your views on the proper role of the Federal government in housing?

A.2. As an elected County Executive with over 12 years of experience, I feel strongly that the proper role of the Federal government in housing is one of partner to State and local governments. States and local governments, particularly during these times, welcome the funds provided by the Federal government to assist with new housing construction, housing rehabilitation, foreclosure prevention, and other important housing need areas. While States and local governments recognize the authority of the Federal government to impose requirements that must be adhered to with the provision of Federal funds, State and local governments also must have a voice in the expenditure of these Federal funds. State and local officials are at the forefront of dealing with the housing needs in their jurisdictions. In King County, we built strategic partnerships, similar to the "national network of partners" that Secretary Donovan outlined in his confirmation testimony. As I stated in my testimony, I believe deeply in partnerships and, as Deputy Secretary of HUD, I will work, as a partner, with State and local governments and housing authorities, nonprofit organizations, and private developers to help the States and localities meet their housing needs.

Q.3. To what degree should local governments be provided with the flexibility to meet their housing needs and how can it be done in a manner that ensures accountability?

A.3. All State and local governments recognize that by accepting Federal funds to address housing needs, Federal requirements will apply to the expenditure of those funds. However, as a County Executive, I believe that local governments should be provided with as much flexibility as possible within the parameters of the Federal law governing the funds. State and local government officials are in the best position to assess the specific housing needs in their areas, determine how these needs should be addressed and the priority in which these housing needs should be addressed. With respect to accountability, President Obama already has set the standard for all Federal agencies to be transparent in the allocation and expenditure of Federal funds, not only for Recovery Act funds, but for all funds. As Senator, President Obama was one of the sponsors of the Federal Accountability and Transparency Act, which establishes transparency and accountability requirements for all Federal funds.

RESPONSE TO WRITTEN QUESTIONS OF SENATOR MENENDEZ FROM RONALD SIMS

Q.1. Last year I introduced legislation to reform the HUD Section 811 program. This bill, known as the Frank Melville Supportive Housing Investment Act (S. 3593), would reform Section 811 to make it a more effective program in developing permanent supportive housing options for nonelderly people with disabilities. The bill would reform the current capital advance program and allow for a new category of multifamily projects and end the flawed and ineffective mainstream tenant-based program. Most importantly, the bill would authorize a new project-based demonstration program that has the potential to triple the number of new units developed by Section 811—without increasing the current appropriation. The House unanimously passed this bill in September 2008. I will soon reintroduce the bill in the 111th Congress. If confirmed will you work with me and Chairman Dodd to move this legislation forward?

A.1. Yes. HUD has expressed general support for the legislation. I understand that HUD indicated there were portions of the proposed legislation that could be amended to enhance the legislation. I look forward to the opportunity to work with you on this important legislation.

Q.2. Some critics of the Department have argued that too much low income housing has been concentrated in higher poverty and lower opportunity neighborhoods. What will HUD do to ensure that more assisted housing is located near high quality schools, job openings, and recreation opportunities? What kind of data will HUD use to measure its progress in this area?

A.2. President Obama is committed to addressing the needs of higher poverty neighborhoods. Secretary Donovan and I share your concern about reducing the concentration of assisted housing tenants in high poverty and low-opportunity neighborhoods. The President's 2010 budget proposal for HUD will include a request to adequately fund housing vouchers, a proven tool for giving families an opportunity to move to lower poverty neighborhoods, as well as funding for a new initiative called Choice Neighborhoods, that will focus on catalyzing the transformation of distressed neighborhoods with assisted housing into neighborhoods with high quality housing, schools, and opportunities for jobs and recreation. Data from the Census Bureau's American Community Survey will allow annual tracking of neighborhood change beginning in 2010. In addition, HUD will use other tools such as data from the Department of Education on school performance, data from the U.S. Postal Service on houses not receiving mail, data on the location of transit stations, and data collected for the Home Mortgage Disclosure Act on housing purchases to track neighborhood trends relative to where public and assisted housing tenants live.

Q.3. King County was known for its innovative "Equity and Social Justice Initiative," which assessed certain budgetary and planning decisions from an equity perspective. Could you talk about how that approach could be applied to HUD programs—and in particular the Making Home Affordable program?

A.3. The principles of King County's initiative are fundamental to HUD's core mission and easily adaptable to HUD's new leadership and commitment to transforming the agency. The goal of the Initiative is for all King County residents to live in communities of opportunity. To reach this goal, all communities must be equipped with the means to provide individuals with access to livable wage, affordable housing, quality education, quality health care, and safe and vibrant neighborhoods. King County is applying the principles of the equity and social justice in its actions, decisions, and policies.

Equity and Social Justice Principles:

- Identify and address the conditions at the root of inequities
- Actively seek out and promote decisions and policies aimed at equity
- Empower communities
- Work across agencies and departments
- Recognize and honor cultural differences
- Raise and sustain visibility of equity and social justice, and aim for long-term,
- permanent change

These principles are incorporated into the policy development and decision-making to ensure that promoting equity is intentionally considered in the development and implementation of key policies and programs and in funding decisions. The Equity Impact Tool developed for the initiative is starting to be used by King County departments. Extensive internal and external communication is used to help drive the delivery of county services and empower and build the capacity of organizations and the community.

In regard to the Making Home Affordable programs at the Department of Treasury, HUD shares the concern that principles of equity and social justice have been applied to the development and implementation of these programs. In particular, HUD has been working with the Treasury Department to gather data to review whether the Government Sponsored Entities (GSEs) and loan servicers administer the Making Home Affordable programs do so in a manner that is consistent with the Fair Housing Act.

Q.4. As you know, the Low Income Housing Tax Credit program is the largest assisted housing production program in the U.S. Because the program is administered by the Treasury Department, not by HUD, the program has not adopted any fair housing regulations. HUD has the authority to enforce the Fair Housing Act and the requirement that all Federal funding is used to affirmatively further fair housing. How will HUD use this authority with the LIHTC program?

A.4. HUD, the Department of Justice and the Department of Treasury's Internal Revenue Service entered into a memorandum of understanding (MOU) regarding the Low Income Housing Tax Credit Program and potential Fair Housing Act (Act) violations in August 2000. The MOU provides that HUD and DOJ will report to the appropriate State or local housing finance agency any charge of discrimination and any settlement agreement or consent decree under the Fair Housing Act that involves a tax credit property. In addi-

tion, HUD requires substantially equivalent State and local agencies to report such information to the housing finance agencies. The housing finance agencies then reports this potential noncompliance to the IRS, which then notifies the relevant property owners that they may lose their tax credits if found to have violated the Act. HUD will continue to work to ensure that persons who violate the Act do not benefit from tax credits. I note that the Internal Revenue Service has regulations concerning fair housing, 26 C.F.R. §1.42-55 and -9.

RESPONSE TO WRITTEN QUESTIONS OF SENATOR BENNETT FROM RONALD SIMS

Q.1. Given President Obama's affirmation of faith-based offices, what is your vision for using the office to help implement HUD's priorities?

A.1. The HUD Center for Faith-Based and Community Initiatives (CFBCI) works to engage partners and stakeholders—both faith-based and secular—around the agency's agenda and ensure their experience informs our work. The CFBCI also works to ensure that organizations rooted in the community are able to access and participate in HUD programs, while emphasizing the agency's standards of transparency, accountability, and efficacy. Through regular communication, events, and trainings, the CFBCI reaches thousands of organizations every month.

Going forward, the CFBCI will work closely with the Office of Field Policy and Management (FPM) and program offices to: (1) play a lead role in outreach to faith-based and community organizations about the agency's priorities and opportunities to become involved in programs focused on economic recovery, support for homeowners, community development, homelessness, and the provision of affordable housing free from discrimination; (2) offer technical assistance to partners, including targeted grant trainings and capacity building; (3) foster new partnerships at the community level to identify needs and new approaches to addressing them.

Q.2. What personnel changes has HUD made so far this year to ensure that the faith-based office is able to meet its mandates?

A.2. HUD recently appointed a new Director of the CFBCI to oversee this work; and a new Staff Assistant. There are seven other career staff in the center and a nationwide network of field office liaisons who coordinate with the CFBCI. In consultation with the Deputy Secretary's office and the White House Office for Faith-Based and Neighborhood Partnerships, the Director is engaging in a department-wide review and planning process to ensure that in the short term the CFBCI is meeting the objectives set out in the FY2009 APP; and setting new objectives to support HUD's priorities.

Q.3. What program areas are likely to be enhanced by greater faith-based office involvement?

A.3. We envision more robust outreach, technical assistance, and support to groups who would participate in HUD programs focused on economic recovery, support for homeowners, community develop-

ment, homelessness, and the provision of affordable housing free from discrimination.

RESPONSE TO WRITTEN QUESTIONS OF SENATOR CRAPO FROM RONALD SIMS

Q.1. As FHA reserves continue to dwindle, what solutions do you propose to restore the reserves so that FHA continues to operate on a sound financial basis? Will you advocate for an appropriation? Will you increase premiums? If so, will they be front-end increases or annual during the life of the loan?

A.1. Financial stability of the FHA's Mutual Mortgage Insurance Fund not only is a matter of sound fiscal management but also is the subject of statutory requirements under the National Housing Act. FHA reserves in the Mutual Mortgage Insurance Fund currently satisfy program requirements, but I share the concern expressed about the recent reduction in the amount of those reserves. If confirmed, I will work closely with the FHA Commissioner in his review of the fund's current and anticipated activity and in the development of any proposals that may be needed to ensure that operations of FHA's single family mortgage insurance programs are done in a fiscally sound manner and in conformity with statutory requirements.

Q.2. The HUD Hope for Homeowners program has received very few applications and few banks have signed up to participate. What are your objectives with this program going forward?

A.2. The current very low activity in the HOPE for Homeowners Program is disappointing, but a bill (H.R. 1106), entitled the "Helping Families Save Their Homes Act of 2009," was passed by the house and is pending before the senate. There are several HOPE for Homeowners provisions in this bill which would address issues raised by potential participants in the program, including incentives for loan servicers and less onerous requirements for borrowers. If confirmed, I will work with the FHA Commissioner and his program officials to ensure implementation of these changes, if enacted, as soon as possible in order to increase program activity.

Q.3. Are you intending to make additional changes to the RESPA rule?

A.3. The Real Estate Settlement Procedures Act (RESPA) is intended to reduce unnecessary and excessive settlement costs for home purchasers by ensuring that necessary information is available to them as they prepare to purchase a house with a mortgage loan, and to eliminate abusive practices like kickbacks and referral fees. The recent RESPA rulemaking process has been an effort by HUD to improve a home purchaser'S ability to shop by providing for more timely and clearer disclosure of information.

HUD issued its RESPA reform regulation in November of 2008. Under the new rule, home purchasers will receive disclosure of pertinent information regarding their mortgage loans and related settlement charges earlier in the shopping process through a standardized Good Faith Estimate (GFE) and revised HUD-1 form. The most significant provisions of the new rule would go in effect on January 1, 2010. If confirmed, I will assist HUD officials in their

evaluation of the new rule in order to assess the need for any additional changes in the future.

I understand that HUD is in litigation that challenges two aspects of the RESPA rule: the "required use" provision and the mandatory disclosure of mortgage broker compensation. I understand that HUD is considering withdrawing the "required use" provision as drafted, and is defending the litigation concerning mortgage broker compensation vigorously consistent with its belief that transparency is essential to protect consumers in making what is among the most significant purchases in their lives.

Q.4. How do you plan to use FHA authorities as well as working with Ginnie Mae to address the dramatic evaporation of warehouse credit line availability to FHA lenders?

A.4. Discontinued, I will work closely with HUD officials in their effort to respond to this situation in a manner that is consistent with their statutory authority. I also will work with other agencies, such as the Treasury Department, to determine whether FHA and Ginnie Mae could provide assistance in the operation of a credit facility that would provide liquidity support for nondepository Ginnie Mae approved issuers, or to warehouse lenders supporting nondepository Ginnie Mae issuers, in connection with FHA insured or VA guaranteed loans.

RESPONSE TO WRITTEN QUESTIONS OF SENATOR VITTER FROM RONALD SIMS

Q.1. How long do you want and plan to keep Disaster Housing Assistance Program available to affected families in the Gulf Coast Region?

A.1. As you may know the Disaster Housing Assistance Program is a FEMA program administered by HUD pursuant to an MOU. The program was to terminate March 2009, and funds have been appropriated to provide vouchers for eligible families that continue to require ongoing housing assistance. However, the program has been extended until August 2009 to allow for a transition period for the affected families. At this time there is no intent to extend the program beyond August 2009.

Q.2. Do you have any plans to change the program?

A.2. As you are aware, any discussion to change the program for future disasters must be had with FEMA. I understand that HUD and FEMA have made some systems and procedural changes to DHAP-Ike based on their experience with DHAP. However, I am not aware of any intention to make substantive changes, but look forward to learning more about the program and to discuss with my counterpart at FEMA issues that may require changes to the program.

Q.3. The White House Web site reads: My Administration is committed to creating an unprecedented level of openness in Government. We will work together to ensure the public trust and establish a system of transparency, public participation, and collaboration. Openness will strengthen our democracy and promote efficiency and effectiveness in Government.

Yet, on March 22, 2009, news reports indicate that there has been a protracted, 12-year legal battle involving government documents relating to Qwest Field. This legal bill will be approximately $1 million. Is this the standard that this Committee and the American people can expect from HUD? How will you work to ensure that you will be open and transparent with the American people in your new role at HUD?

A.3. I am aware of the President's Executive Order on Transparency, Openness, and Collaboration in Government. As I stated in my testimony at my confirmation hearing, HUD must be an accountable, transparent, and effective organization—ready to embrace the new era of management oversight so that program activities and outcomes, contracts, grants, and loans satisfy these transparency and accountability provisions, and also mitigate fraud, waste, and abuse. I am committed to the challenge put forth before me by President Obama and Secretary Donovan to bring transformational change to HUD and further ensure the integrity of HUD programs.

With regard to the litigation involving Qwest Field, since that matter is involved in active litigation, I am regrettably unable to comment upon that case.

Q.4. Section 108 is the loan guarantee provision of the Community Development Block Grant (CDBG) program that provides communities with a source of financing for economic development, housing rehabilitation, public facilities, and large-scale physical development projects. Clearly, this is a very important tool for both HUD and local governments.

You gave a low-interest-rate HUD loan to build a four-star hotel at the Seattle–Tacoma International Airport. Those loans are intended to clean up blighted areas and typically go to nonprofits, low-income housing developers, or social service agencies. Do you think that that loan, to an upscale hotel and casino owner, was an appropriate use of taxpayer funds? Was there no other, more worthy project?

Would you allow localities to make such loans?

A.4. Section 108 loans are not limited to cleaning up blighted areas. The loans can be used for economic development projects that benefit low and moderate income persons by creating jobs. The hotel in question was not undertaken. Had it been undertaken, however, it would have met the national objectives criteria and would have exceeded the minimum public benefit standards. Also, it is worth noting that HUD-guaranteed Section 108 loans are not funded with taxpayer funds. HUD arranges a public offering of securities backed by the guaranteed notes. Private investors provide the actual funding, not the taxpayers.

Under the Section 108 program, like CDBG, the local government—not HUD—decides which eligible projects to fund. Like CDBG, the local government must undertake citizen participation in preparing its Section 108 application. It is appropriate that local governments who know the needs of their communities decide which projects are worthy.

If the loan will be used for an eligible activity which meets a national objective (and the guarantee is not an unacceptable financial risk), the local governments may decide which projects to fund.

RESPONSE TO WRITTEN QUESTIONS OF SENATOR DODD FROM FRED P. HOCHBERG

Q.1. *Export-Import Bank's Role in the Current Economy*—The current COO of Export-Import Bank (Ex-Im Bank) recently summarized the economic situation at Ex-Im Bank's Annual conference by paraphrasing Dickens by saying, "In our case, it is the worst of times for the global economy BUT the best of times for Ex-Im Bank . . . ."

The extraordinary situation occurring in the U.S. financial sector has created enormous challenges but it also highlights the incredible opportunity facing Ex-Im Bank as it tries to fulfill its core mission of supporting U.S. exporters and their workers by providing financing for exports that would otherwise not go forward.

One of those opportunities would be to utilize Ex-Im Bank's authority to do direct lending. Do you foresee Ex-Im Bank doing more direct lending? What other new programs or ideas do you think should be pursued?

A.1. While it is too early for me to comment on new programs, I am committed to seeking new and innovative tools and products to help exporters and commercial banks in supporting U.S. exports. However, Ex-Im Bank is already doing much more direct lending over last year. Staff at the Bank believes this trend will continue until the commercial banks here and around the world recover. In the first half of FY09, Ex-Im has authorized 15 direct loans. The Bank authorized two in FY08.

Q.2. *Inspector General's Report Concerning Fraud in Medium Term Program*—In the last Congress, this Committee confirmed the inaugural Inspector General. It appears to have been a very timely exercise, as that office has identified fraud in over $100 million in medium term transactions. Some estimate, that up to $300 million in fraud has been committed in that program since 2002.

The Inspector General recently released a report detailing the fraud and the report also highlighted a number of specific steps Ex-Im Bank should take to address this problem. Are you committed to working with the IG to implement those recommendations, particularly concerning the strategic planning for the medium term program and for Ex-Im Bank in general?

A.2. As a businessman for over 20 years, the one thing I don't like to do is to lose money to fraud. Therefore, I am fully committed to working with the Inspector General to review his recommendations and, where prudent, implement them.

Q.3. *Small Business*—Congress has mandated that Ex-Im Bank use 20 percent of its annual authorizations on small business transactions.

Given your background at SBA, do you have any ideas on how to further expand Ex-Im Bank's role with small business exporters so that 20 percent can become a floor, not a ceiling?

A.3. One of the reasons that President Obama nominated me to be President and Chairman of Ex-Im Bank was my small business background.

While I would like to make the 20 percent a floor, Ex-Im Bank needs to support ALL exporters, small and large, in these difficult economic times. What I can commit to is to focus on small business and work to ensure that Ex-Im Bank encourages small business exports in all ways possible. This is something I firmly believe in.

Furthermore, it is my understanding that for the first time in its history, the Bank has authorized over $1 billion for the support of small businesses in the first 6 months of the year. Given my dedication and interest in small business, I hope to see this number increase.

RESPONSE TO WRITTEN QUESTIONS OF SENATOR SHELBY FROM FRED P. HOCHBERG

Q.1. *Expansion of Ex-Im Financial Support*—Mr. Hochberg, over the past few months, Ex-Im has responded to the ongoing financial crisis by enhancing and modifying some of its programs to provide more liquidity in the trade finance market. Ex-Im has increased its direct lending and short-term finance programs, and modified its direct lending program to cover a wider range of transactions. While it is important that Ex-Im support trade finance in this difficult time, it is also important that Ex-Im not water-down its underwriting criteria and expose itself to losses.

How do you plan to balance the increased demand for trade financing with Ex-Im's need to maintain sound underwriting standards?

A.1. Reasonable assurance of repayment guides all Ex-Im Bank transactions. The Bank's job is to take reasonable risk. Our mandate is to help correct market imperfections. If confirmed, I will ensure that our rigorous underwriting standards are maintained. At the same time, we need to keep in mind that Ex-Im Bank exists to sustain and create U.S. jobs in this difficult economy.

Q.2. *Small Business Lending*—Mr. Hochberg, the Ex-Im Bank is required to allocate 20 percent of its authorizations to small businesses. While Ex-Im has allocated more than 20 percent of its authorizations to small business during the past 3 years, it previously had difficulty meeting the 20 percent mandate.

What steps do you think Ex-Im can take to ensure that it continues to meet the needs of small businesses and satisfy the 20 percent mandate?

A.2. I look forward to working with Karen Mills the new SBA Administrator and finding ways for our two agencies to work in greater concert to increase small business exports. This was a finding that Karen and I reached when we both worked on the SBA transition team this past fall. Ex-Im may need some new loan and insurance products. I also look forward to working with members of Congress to convene town hall meetings throughout the country to better engage small business owners. As I stated in my testimony, I also want to review our customer service to ensure that Ex-Im Bank provides top notch service to all customers, especially small

business customers. I have already consulted Ex-Im Bank's senior vice president for small business on how we can improve our outreach to small businesses.

RESPONSE TO WRITTEN QUESTIONS OF SENATOR BUNNING FROM FRED P. HOCHBERG

Q.1. Recently, the Export-Import Bank came under Congressional scrutiny when it became known that Ex-Im provided $900 million in loan guarantees to benefit Reliance Industries Limited, an Indian company which has been supplying some 10 percent of Iran's gasoline needs. Over $500 million of these loan guarantees were to help finance expansion of Reliance's Jamnagar refinery complex, the very refinery complex at which this gasoline for Iran is refined. Some portion of these loan guarantees to Reliance has apparently not yet been disbursed. Letters from several members of Congress called on Ex-Im to cease disbursement of these loan guarantees until Reliance halts its supply of gasoline to Iran. Indian newspapers recently reported, without direct confirmation from Reliance, that Reliance has responded to Congressional concerns by deciding to halt further gasoline exports to Iran.

Can you confirm that Reliance has agreed to halt its provision of gasoline to Iran? If not, do you support halting further disbursement and any new loan guarantees to Reliance until they stop supplying gasoline to Iran? If so, can you tell us what your response would be if Reliance resumes supplying gasoline to Iran while Iran continues to be a state sponsor of terrorism and continues to advance its illicit nuclear program?

A.1. *General Statement Preceding Specific Answers*—I want to assure you that as a private citizen I share your concerns regarding state sponsors of terrorism, including Iran. These are foreign policy concerns of the utmost importance to the United States and its allies.

I have been informed that when foreign policy concerns are part of Ex-Im Bank transactions, the Bank consults closely with the Department of State and the Department of Treasury. This is because the Bank is limited to considering transactions on the basis of finance and adherence to the Bank's environmental guidelines. I am also informed that there is a mechanism by which the State Department can direct the Bank to consider nonfinancial factors when deciding on whether to approve a transaction. If confirmed, I commit to follow the requirements of Ex-Im Bank's charter on this and all other matters.

Since I was not involved in this matter, I cannot confirm whether or not Reliance has agreed to halt its provision of gasoline to Iran. I also cannot make judgments as to what future relations between the Ex-Im Bank and Reliance, or any other Bank customer, should be, regarding state sponsors of terrorism. These are foreign policy issues, so the Bank will consult closely with the Departments of State and Treasury on such matters. If confirmed, I will keep you informed of developments.

Q.2. Are you aware of any future Ex-Im loan guarantees which involve Reliance Industries?

A.2. I am not aware of any future Ex-Im transactions which might involve Reliance or any other specific buyer. If confirmed, I will keep you informed of any such transaction.

Q.3. JP Morgan is one of the banks which have benefited from U.S. bank-share purchase program (or bailout). It is also the bank which has been contracted to provide the loans associated with Reliance's Jamnagar refinery. Are you aware of discussions with JP Morgan where it has been asked and the Ex-Im Bank has been assured that no loans backed by Ex-Im will be provided to companies that have business dealings with Iran? This includes the loans involving Reliance that have not yet been dispersed.

A.3. I am in no position to know what discussions have taken place. If confirmed, I will pay particular attention to any matters dealing with Reliance.

Q.4. What should the Bank's policy be with regard to providing loan guarantees to companies whose projects benefit directly or indirectly state sponsors of terrorism or do business with state sponsors of terrorism?

A.4. This is a complex issue of utmost importance to U.S. foreign policy. If confirmed, I will consult closely with the Departments of State and Treasury regarding issues of state sponsors of terrorism.

Q.5. As Chairman of the Ex-Im Bank, what mechanisms would you put in place to ensure that, as a matter of Ex-Im policy, all interaction and correspondence between the Bank and prospective loan guarantee beneficiaries be shared with the Bank's board prior to approval of the loan guarantees?

A.5. If confirmed, I will assure that as a matter of Bank policy Board members will be kept fully informed of all materials relevant to their responsibilities to make sound decisions regarding transactions before them, including issues of state sponsors of terrorism.

Q.6. Should language be inserted in standard Bank loan applications committing loan recipients to halting business dealings with state sponsors of terrorism?

A.6. I cannot comment on this issue at this time. However, if confirmed, I will consult with our Office of General Counsel and work closely with the Departments of State and Treasury regarding this very important matter of U.S. foreign policy.

RESPONSE TO WRITTEN QUESTIONS OF SENATOR SHELBY FROM HELEN R. KANOVSKY

Q.1. *Fraud and Lending*—On several occasions, HUD's Inspector General has raised concerns regarding FHA's lax approach to reducing fraud in its mortgage insurance programs. For instsnce, the IG reported last year that FHA does not consistently refer potentially fraudulent loans to the Inspector General's Office.

- What efforts can be taken to eliminate fraud in FHA programs?
- Do you have any perspective on steps that can be taken to reduce or eliminate fraud?

A.1. I strongly support any steps government can take to reduce or eliminate fraud in HUD programs. The Office of General Counsel aggressively prosecutes fraud and malfeasance in HUD programs through its enforcement authorities, such as the Program Fraud Civil Remedies Act (PFCRA) and Civil Money Penalty statutes. HUD is the lead agency in the Federal govermnent in its use of the PFCRA to combat fraud.

It is my intention to fully support and expand, where possible, pursuit of fraud cases under any enforcement mechanism available to the Department. If confirmed, I will be committed to increasing and enhancing HUD's enforcement abilities. I will work with HUD's Mortgagee Review Board (MRB) to sanction FHA-approved lenders for failing to comply with HUD requirements.

I look forward to working with HUD's Inspector General, HUD's Home Ownership Centers, Mortgagee Review Board, and other government agencies, including the Department of Justice, to incresse enforcement against FHA-approved mortgagees and others who commit fraud in HUD programs.

RESPONSE TO WRITTEN QUESTIONS OF SENATOR CRAPO FROM HELEN R. KANOVSKY

Q.1. As FHA reserves continue to dwindle, what solutions do you propose to restore the reserves so that FHA continues to operate on a sound financial basis? Will you advocate for an appropriation? Will you increase premiums? If so, will they be front-end increases or annual during the life of the loan?

A.1. Financial soundness of the FHA Mutual Mortgage Insurance Fund is required by section 205(h) of the National Housing Act. If confirmed, I will work closely with the Secretary and the FHA Commissioner to implement whatever steps they determine, on the basis of their review of present and anticipated program activity, to preserve the financial soundness of the Mutual Mortgage Insurance Fund.

Q.2. The HUD Hope for Homeowners program has received very few applications and few banks have signed up to participate. What are your objectives with this program going forward?

A.2. Pending legislation, entitled "Helping Families Save Their Homes Act of 2009" (H.R. 1106), was passed by the House and currently is pending in the Senate. The bill has several specific improvements to the HOPE for Homeowners program that include simplification of the process and incentives for the loan servicers. If confirmed and if this bill is enacted, I would take all necessary steps to assist the Secretary and the FHA Commissioner to implement the statutory amendments so that program participants can benefit from them as soon as possible.

Q.3. Are you intending to make additional changes to the RESPA rule?

A.3. As you know, the Real Estate Settlement Procedures Act (RESPA) is a major consumer protection statute intended to provide protection to consumers in the home mortgage settlement process through increased disclosure and the elimination of abusive practices such as kickbacks and referral fees. With the current

mortgage crisis, and the Department's interest in eliminating all forms of mortgage fraud which may have contributed to the crisis, RESPA has taken on even more importance.

HUD's issuance of its RESPA reform regulation in November of 2008 was a major revision of HUD's RESPA regulations, including the disclosures that are required to be provided to borrowers with regard to their mortgage loans and the associated settlement charges that are disclosed on the Good Faith Estimate (GFE) and the HUD-1. The intent of the new rule is to make these RESPA disclosures more timely and effective, with the ultimate goal of reducing mortgage costs for consumers. The most significant provisions of the new rule are not required to be used until January 1, 2010. HUD will continue to evaluate the new rule during this 12 month implementation period to assess the need for any additional changes going forward.

Two aspects of the RESPA rule are being currently challenged. In *National Association of Home Builders, et al. v. Preston,* No. 08-1324 (E.D. Va.), plaintiffs have challenged HUD's required use provision under the Administrative Procedures Act. HUD has issued a notice proposing to withdraw the required use provision from the rule and is considering comments to this proposal. The court has stayed the litigation until May 8, 2009, to provide HUD an opportunity to respond to the comments. The second suit, *National Association of Mortgage Brokers, Inc. v. Preston,* No. 08-2208 (D.D.C), challenges HUD's requirement that mortgage brokers disclose their compensation. HUD is vigorously defending this suit and anticipates a decision prior to the rule's January 1, 2010, implementation date.

Q.4. How do you plan to use FHA authorities as well as working with Ginnie Mae to address the dramatic evaporation of warehouse credit line availability to FHA lenders?

A.4. If confirmed, I would carefully review the statutory authorities for FHA and Ginnie Mae programs to determine what options, if any, may be available under current law with regard to warehouse lines of credit, and consult with program officials to ensure all options are thoroughly considered. I would also consult with other agencies, such as the Treasury, to determine if FHA and Ginnie Mae could provide assistance in the operation of a credit facility that would provide liquidity support for nondepository Ginnie Mae approved issuers, or to warehouse lenders supporting nondepository Ginnie Mae issuers, in connection with FHA insured or VA guaranteed loans.

RESPONSE TO WRITTEN QUESTIONS OF SENATOR DODD FROM DAVID H. STEVENS

Q.1. *Viability of FHA*—One of the few bright spots in the current housing economy has been the role being played by the Federal Housing Administration. Just a year or two ago, many people were asking whether or not the FHA program was a vestige of another era—its market share had dropped 3 percent. Today, that market share has expanded to between 20 percent and 30 percent; without FHA, millions of Americans would have no access to mortgage credit at all.

At the same time, the very housing market that has wreaked such havoc with so many mortgage lenders is also hurting FHA. For example, FY08 capital ratio is estimated to be 3 percent, down from 6.4 percent last year.

To a certain extent we want FHA to be this kind of counter-cyclical force in the market, able to absorb losses while continuing to lend, even in the bad times. But we also have to be mindful of the solvency of the fund.

What steps can be taken to enure the ongoing financial health of FHA?

A.1. As indicated in my statement to the Committee, maintaining actuarial soundness of the fund is priority number one and would involve the following steps. First, if confirmed, I will immediately begin looking at specific product terms of the FHA program against performance data to identify potential areas of adverse selection in order to create changes that may be needed to the program. Second, we will look to immediately impact the quality of the seller pool by identifying outliers in the program and eliminating those with questionable capital or performance levels as a means to protect the fund from fraud or other adverse impact from low performers. Third, if confirmed, we will assemble a team to analyze revenues from the new business against loan loss data and work to create options, as needed, to strengthen the capital reserves of the fund. Please let me reiterate, as I stated in my comments to the Committee, that solvency of the fund for the short and the long term is a priority. The short term questions are ones that I cannot answer until I am confirmed and able to engage with the organization to assess the risk profile of the portfolio.

Q.2. *Career*—You were Senior Vice President at Freddie Mac. Please describe your role specifically regarding Freddie Mac's purchase of subprime and high-risk products?

A.2. Freddie Mac was essentially two businesses prior to its restructuring. The primary business that was at the core of its mission was providing a guarantee on the flow deliveries of standard business, primarily 30 and 15 year fixed-rate mortgages, from mortgage sellers throughout the Nation into TBA securities. It was this business for which I was largely responsible, along with several other Senior Executives. The other business was in the portfolio in which Freddie Mac was a buyer of nonstandard products in the market with shareholder returns as the primary objective. It was in the portfolio that the purchase of the subprime and the other high risk products occurred. I did not manage or have responsibility for this side of the company in any way. One of the areas that did report to me for a time included our expanding markets organization which was tasked with helping to expand homeownership with low/mod, special affordable, and underserved markets. In this area Freddie Mac did offer a program under its "home possible" product menu that was designed to match the Fannie Mae "My Community" product. This product had a high loan to value ratio and a lower FICO score requirement, but it had primary mortgage insurance that covered the top 40 percent of the value and had credit guidelines that were far superior to anything in the subprime market. This was perhaps the most risky product on the

flow side of the business, but it was a very small volume and was heavily insured from a risk perspective. I left Freddie Mae in early 2005, while their financial health was still very strong, and both loan performance and company profits were high.

RESPONSE TO WRITTEN QUESTIONS OF SENATOR SHELBY FROM DAVID H. STEVENS

Q.1. *Fraud and Lending*—On several occasions, HUD's Inspector General has raised concerns regarding FHA's lax approach to reducing fraud in its mortgage insurance programs. For instance, the IG reported last year that FHA does not consistently refer potentially fraudulent loans to the Inspector General's Office.

Mr. Stevens, what efforts can be taken to eliminate fraud in FHA programs?

A.1. If confirmed, I will directly address this issue. Unfortunately, without specific data or access, I would only be able to speculate. The OIG concerns need to be looked at and aggressively addressed. Let me state clearly that fraud is absolutely not tolerated in the mortgage market and cannot be tolerated in FHA programs. I believe that the OIG should be an area of close cooperation with FHA to root out fraud and eliminate and/or prosecute as it occurs. System enhancements with stronger risk oversight in FHA can be a significant impact to protect against fraud and misrepresentation, and this is an area of priority for me, if I am confirmed.

Q.2. *Financial Health of FHA*—The crisis in our mortgage markets has not been confined to solely the sub-prime market. The last 2 years have witnessed increasing delinquencies in FHA's single family business. In FY08 alone, the economic value of FHA's insurance fund fell by over $14 billion, a decline of almost 70 percent of the fund's value in FY07. At the same time, FHA's presence in the market has increased dramatically.

Mr. Stevens, is it possible that we could see a continued decline in FHA's health, potentially wiping out the fund's remaining value?

A.2. At this point the FHA insurance fund is actuarially sound and should be sound through FY2010. As expressed in my statement to the Committee, this would be job number one to address. If confirmed, I will immediately look into the portfolio strength, current performance trends by book year, State, product, lender, and program characteristic to determine if, and where, we can make substantive changes to protect the current and future state of the fund. I pledge that I will evaluate and report back to this body our findings if I am confirmed.

Q.3. Do you believe FHA has sufficient resources, in terms of staff and technology, to safeguard the taxpayer from loss?

A.3. I have not had the opportunity to assess the full capacity of the FHA resources and will do so quickly, if confirmed, since the ability to address these complex issues requires effective people, funding, and tools. I do know that FHA has a strong, dedicated employee base of long-term career talent that will be depended upon to help in this effort. I also know that the FHA systems have significant deferred maintenance. A business of this size cannot operate over so many years without systems investment. The fact that

FHA has grown from such a small business relative to market size to one that approximates one-third of the mortgage market is a testament to the existing organization that they can manage this kind of incremental change with limited incremental funding to support the growth. If confirmed, an area that I intend to look for enhancement in resources is the overall credit risk management area in order to determine how best to manage and control risk across all off FHA.

Q.4. *FHA's Multifamily Program*—Mr. Stevens, most of the focus on our mortgage market has been solely on the single-family side. However, over the last year we have seen increasing delinquencies on multifamily mortgages. Among securitized multifamily mortgages, delinquency rates have tripled over the last year.

What is your view of the health of the multifamily mortgage market, and in particular, the financial health of FHA's Multifamily Programs?

A.4. Just as with the single family and commercial markets, the multifamily market is not immune to the stresses of this economic environment. With the appointment of Carol Galante as the Deputy Assistant Secretary for Multifamily Programs, FHA will have the best leadership to help evaluate the current state of the multifamily mortgage market. Providing safe and available housing in the market depends on both a sound single family mortgage finance system and a strong multifamily market. If confirmed, I will work closely with Carol Galante to evaluate the current state of the market and identify areas of focus and opportunity in order to protect and improve the program going forward.

RESPONSE TO WRITTEN QUESTIONS OF SENATOR BAYH FROM DAVID H. STEVENS

Q.1. As Assistant Secretary for Housing, HUD's manufactured housing program will fall under your jurisdiction. Can you assure the Committee that the full and proper implementation of the Manufactured Housing Improvement Act of 2000 will be a priority for you?

A.1. The Manufactured Housing Improvement Act of 2000 provides valuable protections for consumers, and I will work hard to make sure that it is properly implemented. It is my understanding that the Act requires HUD to create the Manufactured Housing Consensus Committee, and to develop national programs for installation and dispute resolution. It is also my understanding that these key elements of the Act have been implemented. The Consensus Committee has been established, and the installation and dispute resolution programs are in place. The continued protection of consumers under the National Manufactured Housing Construction and Safety Standards Act of 1974 and the Manufactured Housing Improvement Act of 2000 will be a priority for me.

Q.2. The Manufactured Housing Consensus Committee (MHCC) is the centerpiece reform of the Manufactured Housing Improvement Act of 2000. It was established to serve as an intermediary between the industry, consumers, and HUD. It has come to my attention that the independence of this committee is being adversely affected

by restrictions placed on its functions, as well as the ability of its members to communicate and interact with program stakeholders and the public. Will you take steps to ensure the independence of the MHCC in fulfilling its statutory duties and purpose, as intended by the Congress?

A.2. The MHCC is an advisory committee, subject to the protections and transparency requirements of the Federal Advisory Committee Act, and established to provide independent recommendations to the Secretary on certain aspects of the Manufactured Housing Program. I understand that the MHCC has participated in over 100 meetings since its creation and has provided valuable expertise and assistance to the Secretary on manufactured housing issues. I am not familiar with the details of any policies to restrict the committee's function, but nevertheless I would be concerned by any efforts to threaten its independence. If confirmed, it is my intention to ensure that the MHCC will continue to operate to fulfill its statutory duties and purpose and in accordance with the protections of the Federal Advisory Committee Act.

Q.3. The Manufactured Housing Improvement Act of 2000 provides for the appointment of a noncareer official to serve as Administrator of HUD's manufactured housing program. However, I understand that this key position has often remained vacant, undermining the intent of Congress in establishing this role to serve as a liaison between the Department and the Manufactured Housing Consensus Committee. Upon your confirmation, will you commit to filling this position as quickly as possible?

A.3. The Act provides funding for a noncareer Administrator to administer the manufactured housing program. This position has been filled in the past. While the appointment of an Administrator is not required by the Act, I feel that it is an important position and I will take a close look at this matter.

RESPONSE TO WRITTEN QUESTIONS OF SENATOR CRAPO FROM DAVID H. STEVENS

Q.1. As FHA reserves continue to dwindle, what solutions do you propose to restore the reserves so that FHA continues to operate on a sound financial basis? Will you advocate for an appropriation? Will you increase premiums? If so, will they be front-end increases or annual during the life of the loan?

A.1. As stated in my statement during the hearing, the first priority is to look into both the FHA product terms and lender behaviors in order to quickly identify areas of weakness in the program. At the present time, the FHA fund is solvent and meets actuarial requirements. Based on HPI (House Price Index) data, I do not see a short term need for any appropriation, and I am hopeful that this will be true for full year 2010. In terms of specific responses to improve the reserve, it will take three steps to occur in order to provide a more thorough answer. First, my confirmation will allow me to access all of the current risk data and the ability to assess staff capabilities and current mitigation efforts. Second, I will be able to assess loss expectations and incoming revenues from the newly insured business in order to quantify the net financial impacts to the

fund. Third, we then will be prepared to make recommendations related to questions about premium increases, front-end increases, or other options. Please understand that credit risk management and actuarial soundness are my top priorities, and I pledge to focus here immediately, assuming I am confirmed.

Q.2. The HUD Hope for Homeowners program has received very few applications and few banks have signed up to participate. What are your objectives with this program going forward?

A.2. It is clear that Hope for Homeowners has not been successful to date. The core reasons for this relate to the gap in meeting the needs of homeowners and investor/servicers. Between the complex process requirements and the fairly strict restrictions in the initial program, it was unlikely from the outset that implementation would meet expectations from those who crafted the initial program. Pending legislation entitled "Helping Families Save Their Homes Act of 2009" (H.R. 1106), which was passed by the House and currently is pending in the Senate, has several specific improvements to the program that include simplification of the process and incentives for the servicers. This bill is a key part of improving the process. I believe also that servicers' motivation for solutions has grown with time, so the enactment of H.R. 1106 will meet a more eager and willing market to participate in this program as an option. At this time, I cannot formally engage in the dialogue with industry lenders to gauge the success of these changes, but I am confident that they are significant and will go a long way to improving performance of the program.

Q.3. Are you intending to make additional changes to the RESPA rule?

A.3. At this point the RESPA rule is something I support pending the resolution of concerns about a provision called "required use." I believe the rule is a significant improvement in creating a more transparent disclosure process and set of documents that will protect consumers in the process of obtaining a mortgage loan for their home. Over time, there may be more changes needed, and I was very involved in the rulemaking process, having testified to a House committee in the fall of 2008, and promise to look closely at the current rule as well as any additional changes that may be needed in the very short term.

I understand that HUD currently is in litigation challenging two aspects of the RESPA rule, the required use provision and the mandatory disclosure of broker compensation. I also understand that HUD is defending this litigation vigorously and believes that transparency is essential to protect consumers in making what is among the most significant purchases in their life.

Q.4. How do you plan to use FHA authorities as well as working with Ginnie Mae to address the dramatic evaporation of warehouse credit line availability to FHA lenders?

A.4. The issue of warehouse lines is significant and one that would affect the ability of this Nation to have a fully functioning, highly competitive mortgage market. In the absence of private market solutions, there needs to be consideration of a public solution as a minimum stop gap measure to protect hundreds of otherwise well-

capitalized and responsible lenders in the market. I believe that FHA and Ginnie Mae should be more closely aligned within their respective authorities since the insurance and the financing of mortgage products are directly related to the ability to provide a liquid and competitive financing vehicle for consumers. Warehouse lending is a priority of Secretary Donovan, and I will be directly involved to help find a solution, if I am confirmed.

RESPONSE TO WRITTEN QUESTIONS OF SENATOR CORKER FROM DAVID H. STEVENS

Q.1. Mr. Stevens, due to the challenges in the financial sector, hospitals that are looking to expand their facilities or construct new facilities that are needed in certain areas are unable to get the financing necessary for these projects. A HUD program commonly referred to as a Section 242 mortgage loan provides needed assistance to acute care hospitals. Currently, Section 242 loans are not available to psychiatric hospitals or physical rehabilitation hospitals that also serve important health care functions in Tennessee and around the country. I would appreciate your thoughts on the possibility of expanding these section 242 loans to hospitals beyond traditional acute care facilities.

A.1. The authority for FHA's hospital mortgage insurance program is found in section 242 of the National Housing Act. The answer to your question may depend upon the extent to which section 242 provides authority for insuring mortgages secured by psychiatric hospitals and physical rehabilitation hospitals. If confirmed, I will review that authority with HUD attorneys and consult with hospital program administers in order to provide you with an informed response to your question.

RESPONSE TO WRITTEN QUESTIONS OF SENATOR VITTER FROM DAVID H. STEVENS

Q.1. What checks and balances should be present between the Ginnie Mae functions and FHA?

A.1. In virtually any mortgage investment business, the ties between the asset acquisition side and the securitization side are extremely close. The performance of the Ginnie Mae securities depends on the quality and duration of the assets that are pooled to form the security. Ginnie Mae needs to have a voice in the dialogue around programs and polices of mortgages used to back the securities simply to ensure that decisions are made on the best information available as FHA moves forward. If confirmed, I pledge to work much closer with Ginnie Mae to make sure that open and transparent information is available in order to make the most effective decisions.

Q.2. Do you think TARP money should be used to facilitate Hope for Homeowners, including compensating subordinate lien holders so that they may be extinguished?

A.2. The TARP funding guidelines are prepared by the Treasury Department, but I will look seriously at this issue, if confirmed, and would promise to respond to this question after that review.

Q.3. Do you believe Hope for Homeowners should be terminated? If no, what should be the goals of a new program in its place? If yes, what actions will you take to ensure Hope for Homeowners works?

A.3. No. The reasons for the low participation in the current program are due to complexity of process to the investors/servicers, confusing qualification guidelines to consumers, and adverse incentives. The program enhancements need to address these issues.

Enactment of program improvements in H.R. 1106 would simplify the process, remove hurdles to consumers, and provide incentives to servicers. In addition, with more stress on portfolios, I believe servicers desire for the improvements will be higher now than perhaps when the program was first introduced, especially if H.R. 1106 is enacted.

Q.4. How quickly do you plan to implement all aspects of last year's FHA modernization initiatives as well as the related systems and technology improvements?

A.4. Assuming appropriations for technology enhancements are approved and assuming confirmation, I will work with all deliberate speed to evaluate and implement all improvements as quickly as possible, with prudent judgment and process.

Q.5. Currently there is a moratorium on the implementation of risk-based pricing. How do you plan to implement risk-based pricing? How will the implementation of risk-based pricing affect the health of the FHA fund? How will the implantation of risk-based pricing affect the need for the FHA to request a credit subsidy from Congress?

A.5. If confirmed and the statutory moratorium is not extended, I would review the data on which FHA based its decision to implement risk-based mortgage insurance premiums in order to determine what is the most prudent course of action, going forward, to expand participation in these programs while protecting the financial soundness of the mortgage insurance funds.

Q.6. How do you plan to ensure that the multifamily group streamlines approvals for new loans, refinancing of old loans, and prepayments?

A.6. If confirmed, I will work very closely with Carol Galante, FHA's new Deputy Assistant Secretary for Multifamily Programs, to evaluate the current state of the market and to identify areas of focus and opportunity in order to protect and improve the programs, including those involving loan prepayments as well as new loans and refinancing of existing loans.

Q.7. On March 8, 2009, a *Washington Post* investigation led many observers to view the FHA as a ticking time bomb. The article reports, "There has been a spike in quick defaults that seems to follow the pattern that preceded the collapse of the subprime market as some of the same flawed lending practices that contributed to the mortgage crisis are now eroding one of the main Federal agencies charged with addressing it."

According to the same article, "more than 9,200 of the loans insured by the FHA in the past two years have gone into default

after only no or only one payment." That is three times the rate of instant redefault as last year.

How do you view the health of the FHA fund?

As you know Congress has never had to appropriate money for the FHA insurance fund. Do you anticipate having to ask Congress for a credit subsidy? If so, how much would you expect to ask for?

How do you view the affect of reverse mortgages (HECMs) on the program?

A.7. At the present time, the FHA fund is solvent and meets actuarial requirements. Maintaining that solvency would be a top priority for me. If confirmed, I would immediately look at specific product terms of the FHA program against performance data to identify potential areas of adverse selection in order to create changes that may be needed for the program. Second, I would look into the quality of the seller pool by identifying outliers in the program and eliminating those with questionable capital or performance levels as a means to protect the fund from fraud or other adverse impact from low performers. Third, if confirmed, I would assemble a team to analyze revenues from the new business against loan loss data and work to create options, as needed, to strengthen the capital reserves of the fund. With respect to the HECM program with its increased volume of loans insured by FHA, I would ensure that steps described above would be taken to ensure program integrity while its benefits are made available to an increasing number of senior citizens.

RESPONSE TO WRITTEN QUESTIONS OF SENATOR DODD FROM PETER KOVAR

Q.1. *Improved Communications With Congress*—Mr. Kovar, as you may recall from your time working with Mr. Frank, one of the hallmarks of the last HUD Administration was their lack of communications and transparency to Congress. This was very disappointing, because thoughtful oversight depends on having access to accurate and timely information about these programs. Can you assure us that you will be responsive to the Congress so that we can carry out our duties to the American public?

A.1. One of my key responsibilities as the Assistant Secretary for Congressional and Intergovernmental Affairs is to ensure a commitment of responsiveness to Congress, State, and local governments and the American public. My emphasis on improved communications with Congress will not only include responsive and timely answers to Congressional inquiries and correspondence, but sufficient advance notice of key initiatives, and appropriate notification of grants and other HUD announcements that may affect members' districts and States. To achieve this objective, I plan to coordinate with HUD offices to ensure that Congressional inquiries are appropriately assigned and properly handled. In addition, as I mentioned in my testimony before the Committee, I would like to institute "listening sessions" in which senior HUD staff would make themselves available periodically to House members and Senators to discuss subject matters of interest to our Congressional partners.

Fundamentally, I view the position for which I have been nominated as being focused on facilitating communication in both direc-

tions: from the Administration to Congress in order to ensure that the President's policies are fully understood by those who will be responsible for developing legislation to implement them, and from Congress to the Administration so that the views and concerns of the lawmakers are appropriately taken into account in developing those policies. As HUD's liaison to Congress, I will do everything I can to ensure the timely and responsive flow of information in both directions.

RESPONSE TO WRITTEN QUESTIONS OF SENATOR SHELBY FROM PETER KOVAR

Q.1. *HUD's Role in Disaster Relief*—In the past decade, we have witnessed two devastating disasters inflicted upon our Nation: the terrorist attacks on 9/11 and Hurricane Katrina. In both instances HUD has been tasked with helping to rebuild. I know the rebuilding efforts in Alabama have been mixed, at best. Often funds have not reached those most in need nor have been distributed in a fair, timely, and equitable manner.

Mr. Kovar, please share with the Committee your insights on improving HUD's efforts to assist in rebuilding after disasters.

A.1. In the past few years, through the efforts of Federal, State, and local government staff, the groundwork has been laid for a sustained recovery in Louisiana, Mississippi, Texas, Alabama, and Florida. The State and City of New York, in concert with the Department, continue to address the devastation caused by the terrorist attack on 9/11. Yet, many challenges remain.

I believe the most significant challenge is improving coordination of disaster response between Federal agencies and among the various levels of government: Federal, State, and local. Recent experiences have show how critical it is that roles be established to prevent duplication of efforts which often leave essential needs unmet. To the extent that there have been deficiencies in the response to disasters in the past in Alabama and elsewhere, I believe that has to some extent been a result of the challenges inherent in merging the activities of two or more agencies that have overlapping responsibilities. With this in mind, it will be important for HUD's future disaster response efforts to stress heightened and more efficient interagency cooperation, starting at the Secretarial level. Facilitating this improved coordination will be a key focus of mine if I am confirmed. This will include making certain that HUD staff maintain contact with their counterparts at other agencies, and that will also be a high priority of mine. If confirmed, I will also reach out to our partners at the State and local level to ensure that disaster responses are coordinated, and I pledge to work with your staff to help ensure that the agency carefully reviews any concerns you have specifically with regard to rebuilding in Alabama.

RESPONSE TO WRITTEN QUESTIONS OF SENATOR DODD FROM JOHN D. TRASVIÑA

Q.1. The foreclosure crisis is wreaking havoc on communities across the country. Unfortunately, there is some evidence that minority communities were particularly targeted with predatory lend-

ing practices that are now contributing to threatened or actual foreclosures. If past is prologue, many of these communities may also be affected by mortgage rescue scams. In the FY2009 appropriations bill, Congress recently provided $2 million to HUD's FHEO to combat mortgage rescue scams.

What role can FHEO play in combating predatory practices that are continuing to affect our communities?

A.1. Prosecuting lenders that prey on borrowers in this economic crisis is a high priority for this Department. Predatory scams continue to plague minority communities. Previously, predatory lenders would convince minority homeowners to obtain a high-cost subprime loan that the borrower could not afford or to refinance for home improvements. These scams have changed with the economic times, and predatory lenders now target borrowers in foreclosure or in danger of foreclosure, but the result is the same: minority homeowners lose their equity and often their homes, and minority communications are stripped of wealth. The Department, through its internal work force and fair housing programs, has the ability to combat these practices.

The Department has the ability to bring these predatory lenders to justice. Within the Office of Fair Housing and Equal Opportunity, the Fair Lending Division is devoted to investigating cases of systemic discrimination by lenders. When its team of fair lending specialists and an economist has reason to believe that a lender may be discriminating, either through complaint patterns, HMDA data, or reports from the public, this Division also proposes Secretary-initiated investigations into discriminatory lending practices. When the Department finds a violation of the law, it will charge the lender in order injunctive relief and damages for the borrower.

As Assistant Secretary, I will further enhance the capacity of the Fair Lending Division to investigste and bring fair lending cases. Investigators will communicate with consumer counselors and fair lending advocates and use their authority to investigate lenders that may be targeting mortgage abuse schemes to minority neighborhoods. At the same time, the Fair Lending Division will monitor and take appropriate action against conventionl lenders to ensure that their foreclosure and refinance procedures do not discriminate on the basis of race or national origin. A recent study by the Federal Reserve of San Francisco found that even after controlling for credit score and financial characteristics, an African American borrower was 3.3 times as likely as white borrowers to face foreclosure. Another study found that white borrowers were twice as likely as African American homeowners with similar financial characteristics to be approved for a refinance, even when they went to the same lender.

Under my leadership, this Division will analyze foreclosure and refinance data to address discrimination in the refinance and modification of mortgages. As part of this effort, HUD has authorized the collection of data on race, ethnicity, and gender under the Administration's Home Affordable Modification Plan ("HMP"). Under HMP, servicers agree to alter the terms of existing mortgage loans in certain circumstances by a variety of means, including lowering interest rates, reducing principal, and extending repayment schedules. These data, together with information about the HMP bene-

fits borrowers receive, will enable HUD and other government agencies to evaluate fair lending compliance of loan servicers.

As you are aware, Congress provided the Department with an additional $2 million in FY2009 to address discriminatory foreclosure rescue scams through the Department's Fair Housing Initiatives Program (FHIP). This funding will assist organizations to combat mortgage rescue scams that target minorities or minority communities. The Depattment will seek additional resources in FY2010 to continue this effort and to combat other mortgage lending abuses. This effort will address both the fair lending violations and deceptive trade practices to provide the greatest possible relief for the borrower.

The Department also takes seriously the necessity to increase consumer awareness in this area. All too often, binding legal documents are executed before consumers know their rights, making correction of the problems all the more difficult. HUD educates consumers regarding the dangers of predatory lending and how to avoid them, as well as the legal remedies available to those who have fallen (or may fall) prey to predatory lending. HUD's webpage, Public Service Annoucements, and brochures provide information on how to file a fair lending complaint, HUD fair lending studies, subprime lending, predatory lending, and minority homeownership. As Assistant Secretary, I will continue the production of the materials and expand their availability in languages other than English.

I am keenly aware that the Office of Fair Housing and Equal Opportunity is not working in a vacuum. As Assistant Secretary, I will emphasize greater communication with the other HUD offices and improve coordination with entities outside of the Department, including banking regulatory agencies, the Department of Justice and the Federal Trade Commission, and State Attorneys General. This will not only allow us to coordinate our investigations, but also share tactics and techniques for bringing these lenders to justice. I will also emphasize the importance of open communication with fair housing organizations. The front-line assistance provided by these organizations makes them an invaluable resource for referrals and information regarding discriminatory lenders in their communities.

In this economic climate, it is critical that the Department not simply wait for the homeowners to come to us. We will call upon fair housing organizations and other trusted organizations within minority communities for their assistance and expertise to reach those most affected by the foreclosure crisis. I plan to conduct extensive outreach across the country to inform homeowners of the resources and relief available to them in FHEO and throughout the Department. But we will do more than inform them; I hope to be able to provide on the spot assistance and referrals for homeowners in one location, to ease what is without a doubt a complicated process of navigating the different assistance available to them.

Through these various efforts, the Department can provide assistance and justice to minority homeowners who are targeted for predatory mortgage abuse schemes.

RESPONSE TO WRITTEN QUESTIONS OF SENATOR MENENDEZ FROM JOHN D. TRASVIÑA

Q.1. *Improving Enforcement of the Fair Housing Act*—Forty years after the passage of the Fair Housing Act, our Nation remains highly segregated and housing discrimination continues almost unchecked. Of the more than 4 million estimated fair housing violations annually, only 29,300 complaints were processed in 2008. Of these, HUD's Office of Fair Housing and Equal Opportunity (FHEO) handled 2,123 cases, charged only 48 cases and has not addressed continuing systemic discrimination nationwide. These numbers are tragically low. HUD has the primary responsibility of enforcing our fair housing laws.

What is your position on HUD's complaint processing load? What steps would you take to bolster FHEO's investigative strategies so that it addresses all types of discrimination and works toward developing systemic cases that effectively combat discrimination and promote inclusive communities?

A.1. The Office of Fair Housing and Equal Opportunity (FHEO) must provide the leadership in a coordinated effort to promote fair housing and to combat housing discrimination. The complaint processing system is but one measure of the success and effectiveness of this effort. I agree with your view, and that of leaders among fair housing and civil rights experts, that 48 charges on an annual basis is disappointingly low. At the same time, it is important to note that the statutory requirement to promote conciliation—which is successful in approximately 30 percent of complaints—often obviates the need to file a charge in order to provide relief to a discrimination victim. As Assistant Secretary, I will examine this area thoroughly, including the vital work conducted by FHEO and its partners among nonprofit fair housing groups and Fair Housing Assistance Program agencies and others to prevent housing discrimination. As Assistant Secretary, I will undertake an evaluation of the effectiveness of current procedures and seek ways to promote vigorous enforcement of the laws.

It is important to note that the share of housing discrimination cases handled by HUD will remain comparatively small compared to the caseload of State and local agencies. As you know, the Fair Housing Act requires that HUD refer complaints to State and local agencies in jurisdictions that enforce State and local laws that are substantially equivalent to the Federal Fair Housing Act. It is a reflection of the national commitment to eliminate discriminatory housing practices that 110 jurisdictions enforce substantially equivalent fair housing laws that cover 39 States and more than 85 percent of the population. As a result, the number of complaints received by FHEO does not fully reflect its impact on combating housing discrimination.

Another measure of HUD's effective use of the tools to combat housing discrimination is Secretary-initiated actions. Secretary-initiated investigations and complaints may result from matters that were otherwise resolved by the parties through the required conciliation process but where conciliation does not adequately advance the public interest to combat discrimination. Information received through complaint investigations or otherwise can and should lead to Secretary-initiated actions where appropriate. I will work to

strengthen the Department's existing and new relationships with private nonprofit fair housing organizations whose community involvement and innovative techniques can help the Department develop more cases with strong evidence.

Finally, in order to address the full extent of harm to victims of discrimination, I hope to improve FHEO's coordination with Federal, State, and local agencies, such as the Department of Justice, the Federal Trade Commission, the Federal Deposit Insurance Corporation and other banking regulators, and State Attorneys General.

Q.2. *Promoting Public–Private Partnership*—A recommendation of the bipartisan National Commission on Fair Housing and Equal Opportunity report is that funding for the Fair Housing Initiatives Program (FHIP) should begin at $52 million. And in order to create a strong presence in our Nation's communities, FHIP eventually should support full funding of private fair housing organizations to conduct enforcement activity in each of the 363 Metropolitan Statistical Areas, at a cost of approximately $109 million per year.

In addition to funding, FHIP should fund, as required by Congressional mandate, an annual comprehensive national media campaign to educate consumers about how to recognize and report housing discrimination, and to promote inclusive communities and an understanding of the benefits of neighborhood diversity. FHIP should also incorporate a regional or national systemic investigation component in addition to the systemic work done on the local level.

Do you support these recommendations? What steps will you take as Assistant Secretary of FHEO to address the needs of local fair housing organizations and promote a meaningful partnership with local fair housing groups in order to create thoughtful, creative actions to address long-entrenched patterns of segregation and new forms of discrimination in the housing, lending, and insurance marketplaces?

A.2. The National Commission on Fair Housing and Equal Opportunity provided national attention and nonpartisan expertise to the cause of fair housing. I have enormous respect not only for the contributions of its co-chairs, former HUD Secretaries Jack Kemp and Henry Cisneros, but for the day-to-day and sustained efforts of the many fair housing and civil rights organizations and leaders that were involved with the development of the report. I was pleased to have hosted the Commission's hearing in Los Angeles at the headquarters of the Mexican American Legal Defense and Educational Fund. Thus, I can assure you that I have and will continue to review closely the recommendations of the Commission and those of the many experts who testified before it.

The public interest is greatly benefitted when trusted and established local and other organizations are in a position to assist victims of housing discrimination in learning about their rights and responsibilities under the law and the process to file a fair housing complaint. The Department's Fiscal Year 2010 budget for the Fair Housing Initiatives Program (FHIP) will reflect the Administration's commitment to FHIP and its position on an appropriate level of funding for FHIP.

As part of its FHIP funding for fair housing organizations, the Department makes available approximately $7,000 to each organization to defray its costs in pursuing training to promote creative and innovative investigative techniques. The Department has encouraged the FHIP organizations to enroll in courses at the Department's National Fair Housing Training Academy. FHIP groups may also use those funds to pursue other training opportunities. Additionally, every 2 years, the Department hosts a fair housing policy conference that brings together fair housing organizations and State and local fair housing agencies to exchange thoughtful and creative approaches to addressing housing discrimination. Under my leadership, FHEO will continue to partner with FHIP organizations to promote greater innovation in combating housing discrimination as the nature of discrimination evolves, and I will seek their valuable expertise in assisting the Department in education, outreach, and other roles.

Q.3. *Promoting Fair Housing Across the Federal Government*—In order to build, sustain, and grow strong, stable, diverse communities, we need leadership that coordinates fair housing policy and practice across all Federal programs. One of the basic principles in the Fair Housing Act is that the Federal government, and all of its programs and activities, must take proactive steps to advance fair housing, not just to avoid discriminating.

How do you see FHEO's role in advancing fair housing? How would you work within FHEO and HUD to promote diverse inclusive communities and advance fair housing throughout the Federal government's programs?

A.3. Affirmatively furthering fair housing is a critical priority of the Department. And, as you well know, Senator, the Fair Housing Act charges all executive departments and agencies to carry out and administer their programs and activities relating to housing and urban development in a manner affirmatively furthering the Act's purposes. Secretary Donovan has declared his commitment to affirmatively further fair housing in several public addresses. For example, at the April 1, 2009, opening event at HUD observing the 41st anniversary of the Fair Housing Act, Secretary Donovan set clear priorities for HUD to build diverse and inclusive communities and to advance fair housing in all Federal programs. He said that, "Our successes in ensuring equal housing opportunity for all Americans demand an unprecedented level of collaboration, cooperation, and communication between HUD, other Federal agencies, State and local government, and community agencies."

I support this position, and if confirmed, I will carry out these goals by working closely with the leadership of other HUD programs, recipients, and other Federal agencies to see that the Department in its programs and the States and localities that receive Federal funds go beyond mere compliance and take proactive steps to further the goals of fair housing.

One important strategy to deploy is formally partnering with Federal agencies to promote fair housing. The seed of partnership was planted when Secretary Donovan signed a Memorandum for Understanding with Secretary LaHood of the Department of Transportation to help American families gain better access to affordable

housing, more transportation options, and lower transportation costs. The average working American family spends nearly 60 percent of its budget on housing and transportation costs, making these two areas the largest expenses for American families. Secretaries Donovan and LaHood want to find ways to cut these costs by focusing their efforts on creating affordable, sustainable communities. Secretary Donovan stated that, "This partnership furthers fair housing goals by taking steps to remedy the problems caused by concentrations of poverty across the country, and to give all Americans equal housing choice."

I also will review Executive Order 12892, "Leadership and Coordination of Fair Housing in Federal Programs: Affirmatively Furthering Fair Housing," to determine whether the President's Fair Housing Council should be convened to coordinate cross-agency collaboration to support fair housing.

Q.4. The Fair Housing Act's statutory obligation to act affirmatively to further fair housing that applies to Federal programs and activities has not been enforced to promote strong and diverse communities. The Federal government's three largest Federal housing programs (Section 8, public housing, and the Low Income Housing Tax Credit) serve more than 4.5 million families and yet do very little to further fair housing and, in some cases, work to create and/or maintain segregated housing patterns.

As Assistant Secretary of FHEO, would you support issuing a new regulation giving HUD more authority to address failures in affirmatively furthering fair housing by recipients of its funding?

A.4. I believe that this is an important issue that requires serious thought and consideration. Currently, HUD regulations require recipients to sign certifications to affirmatively further fair housing. These regulations provide HUD the authority to question the certifications if the recipients do not show evidence that they have promoted fair housing. HUD also has the authority to take adverse legal action against jurisdictions that are directly involved in discrimination and/or fail to affirmatively further fair housing.

If confirmed, I will explore what steps would best implement the Department's mandate to affirmatively further fair housing.

Q.5. *Fair Housing and the Foreclosure Crisis*—The current mortgage crisis has its roots in decades of discriminatory housing and lending practices. When traditional lenders would not lend in communities of color, exploitative predatory lenders filled the gap, causing an unprecedented loss of wealth to those communities.

Given this, it is critical that the solutions that have been proposed to address our current mortgage crisis comply with the mandate that all government housing and lending programs affirmatively promote fair housing. In the foreclosure context, this means assessing the racial impacts of alternative plans and seeking approaches that are racially and ethnically inclusive—approaches that do not further segregate and isolate low-income communities of color, but rather promote diverse neighborhoods.

What role do you think FHEO should play in addressing discrimination and segregation as part of its response to the foreclosure crisis? More specifically, what steps will you take to ensure that the Troubled Assets Relief Program (TARP) for which HUD is

on the oversight board and Neighborhood Stabilization Program that is administered by HUD will be implemented with full attention to the requirement to affirmatively further fair housing? As Assistant Secretary of FHEO, how would you reform HUD's fair lending programs to assure that discrimination in lending is addressed?

A.5. Prosecuting lenders that prey on borrowers in this economic crisis is a high priority for this Department in general and the Office of Fair Housing and Equal Opportunity (FHEO) in particular. Predatory scams continue to plague minority communities. Previously, predatory lenders would convince minority homeowners to obtain a high-cost subprime loan or refinance for home improvements that the borrower could not afford. These scams have changed with the economic times, and predatory lenders now target borrowers in foreclosure or in danger of foreclosure. Nevertheless, the result is the same: minority homeowners lose their equity and often their homes, and minority communities are stripped of wealth. The Department, through its internal work force and fair housing programs, has shared responsibility to combat these practices.

If confirmed, I will seek to enhance the capacity of the Fair Lending Division to investigate and identify fair lending cases. Moreover, regarding the Neighborhood Stabilization Program (NSP), HUD is ensuring that the requirement to affirmatively further fair housing is fully incorporated into the notices and notices of funding and availability carrying out its operations NSP and NSP II are likely to operate in neighborhoods targeted by mortgage fraudsters on the basis of race, national origin, or age. Mortgage fraud schemes have evolved to take advantage of new funding sources and avoid detection, and it is likely that the perpetrators will seek to exploit programs like the NSP and the persons who would benefit from such programs. HUD and its grantees must remain vigilant to investigate and prosecute such frauds, and FHEO will undertake outreach and education to prevent exploitation and bring vigorous enforcement actions against acts of illegal discrimination where they may occur.

Furthermore, as you are aware, Congress provided the Department with an additional $2 million in FY2009 to address discriminatory foreclosure rescue scams through the Department's Fair Housing Initiatives Program (FHIP). This funding will assist organizations to combat mortgage rescue scams that target minorities or minority communities.

The Department also takes seriously the necessity to increase consumer awareness in this area. All too often, binding legal documents are executed before consumers know their rights, making correction of the problems all the more difficult. HUD educates consumers on the dangers of predatory lending and how to avoid them, as well as the legal remedies available to those who have fallen (or may fall) prey to predatory lending. HUD's webpage, Public Service Announcements, and brochures provide information on how to file a fair lending complaint, HUD fair lending studies, subprime lending, predatory lending and minority homeownership. As Assistant Secretary, I will continue the production of these materials and expand their availability in languages other than English.

I am keenly aware that the Office of Fair Housing and Equal Opportunity is not working in a vacuum. If confirmed, I will emphasize greater communication with the other HUD offices and improve coordination with entities outside of the Department, including banking regulatory agencies, the Department of Justice, the Federal Trade Commission, and State Attorneys General. This will not only allow us to coordinate our investigations, but also share tactics and techniques for bringing these lenders to justice. I will also emphasize the importance of open communication and collaboration with fair housing organizations. The front-line assistance provided by these organizations makes them an invaluable resource for referrals and information regarding discriminatory lenders in their communities.

Through these various efforts, the Department can provide meaningful assistance and justice for minority homeowners whose fair housing rights have been violated.

Q.6. *Limited English Proficiency Issues*—In the Summer of 2007, a coalition of multifamily industry stakeholders, and civil rights advocates agreed to legislative language which would allow HUD to better serve persons with limited proficiency in the English language by providing technical assistance to recipients of Federal funds. This language was included in both of the Section 8 Voucher Reform Act (SEVRA) bills introduced in the House and Senate (H.R. 1851, S. 2684). I also introduced this legislation as a free standing bill (S. 2018). Some of the key parts of this authorization bill would have:

- Created a task force of industry and civil rights stakeholders to identify vital documents (to include both official HUD forms and unofficial property documents);
- Required HUD to translate the vital documents within 6 months;
- Created a HUD-administered 1-800 hotline to assist with oral interpretation needs; and
- Authorized appropriations.

Although these bills were not enacted before the 110th Congress adjourned, I anticipate they will be reintroduced in this Congress.

As Assistant Secretary of Fair Housing and Equal Opportunity, would you recommend that the Administration support legislation identical to S. 2018 (from the 110th Congress)? Please explain the rationale you would offer to support your recommendation.

A.6. If confirmed, I would like to work closely with you and your staff to ensure full protection of the law for all individuals without regard to their level of proficiency in English and to ensure meaningful access for such individuals to HUD programs and the programs of HUD funding recipients. This is an area of the law I have worked on for the past 30 years and will continue to do so.

Q.7. Please explain where HUD stands in its effort to translate important documents to support the multifamily housing and public housing programs. I am interested to know:

- Which documents has HUD already provided to support these programs?

- Which documents are in the process of being translated, which languages are being provided and when will HUD make them available to the public?
- Which documents does HUD plan to translate, which languages will be provided, and what is the expected timeframe for completing action on these documents?
- As Assistant Secretary of Fair Housing and Equal Opportunity, what actions will you take to ensure HUD makes translated documents available for use in a timely manner?

A.7. As Assistant Secretary, I will work to ensure that language service requirements are coordinated within HUD, industry groups, and recipients, on a timely basis. HUD has translated a total of 27 vital documents into 15 different languages. Each of the documents has been translated into one or more of the following languages: Amharic, Arabic, Armenian, Chinese, Farsi, French, Hmong, Khmer, Korean, Portuguese, Russian, Somali, Spanish, Tagalog, and Vietnamese. More specifically, HUD has translated four separate model leases for the Multifamily Housing Program into 13 languages; the "Resident Rights and Responsibilities" brochure into 13 languages; the "Protect Your Family From Lead in Your Home" brochure into 10 languages; and the "Housing Discrimination Complaint Form" into seven languages.

I understand that HUD is reviewing what other vital documents should be translated and what target languages are most urgently needed.

The translated documents will be available on the HUD Web site (*www.hud.gov/lep*) by mid-May.

HUD will continue to support the LEP Initiative by continuing to provide written translations of vital documents, continuing to provide oral interpretation phone services, and collaborating with other Federal agencies.

RESPONSE TO WRITTEN QUESTIONS OF SENATOR VITTER FROM JOHN D. TRASVIÑA

Q.1. The previous Administration succeeded in forcing the Philadelphia Housing Authority to commit to a plan that would bring its buildings closer to compliance with the Fair Housing laws. Are you aware of whether or not the Housing Authority has already breached that agreement? If they have breached the agreement, or breach it in the future, how do you plan to address this high-profile fair housing issue?

A.1. It is critical that recipients of Federal funds ensure that their programs, facilities, and housing are available without regard to diasbility.

I am not in a position to know whether the Philadelphia Housing Authority (PHA) is in breach of its October 2008 agreement with HUD. However, in order to ensure compliance, I plan to work with PHA in a cooperative manner, in that FHEO would not wait to take action until full breach or default has taken place. Instead, as with any housing authority with whom there is an agreement under Section 504, I will see that FHEO reviews the periodic submissions for any action, anticipated or unanticipated, that could

lead to a later breach or default, and immediately works cooperatively to avoid an actual breach or default. I plan to continue this method with PHA.

If the Department is not satisfied with the housing agency's efforts to cure a default, under the terms of the agreement, the Department may impose a schedule of actions and/or a management plan to complete the activities specified in the agreement, take appropriate action under HUD's regulations, or impose sanctions as specified in the agreement.

RESPONSE TO WRITTEN QUESTIONS OF SENATOR DODD FROM DAVID S. COHEN

Q.1. *Iran*—Mr. Cohen, our Iran policy is currently framed by three layers of sanctions—(1) a trade embargo; (2) targeted financial measures, shutting off the global banking system to specific persons; and (3) the threat of penalties against foreign companies that do energy business in Iran.

Even as the Administration explores possible diplomatic channels, how should Treasury continue to maintain pressure to combat Iran's terrorist support and nuclear proliferation?

A.1. In my view, enhanced vigilance of Iranian financial institutions remains critical in our effort to prevent Iran from making further progress on its nuclear program and preventing its support of terrorism. If confirmed, I would be assisting in holding Iran responsible for its actions by joining Treasury's efforts to conduct intensive public and private sector outreach to warn governments and global financial institutions of the risks of doing business with Iran; maintaining the close dialogue established with our key partners in Europe, Asia, and the Middle East; extending our outreach to less traditional financial centers that may be increasingly vulnerable to Iran's illicit financial activities; and coordinating Treasury's policy around efforts to detect, disrupt and prevent the financing of terror and nuclear proliferation.

Q.2. How would you characterize current U.S. policy toward Iran? What is the Department of the Treasury's appropriate role in formulating and enforcing such a policy?

A.2. I understand that the Administration's policy review on Iran is ongoing, so it would be difficult to comment in any detail about the current U.S. policy. However, the President has been clear that the U.S. is pursuing engagement with Iran and, at the same time, will continue to hold Iran responsible for its actions. Within this context, I look forward, if confirmed, to working vigilantly to ensure that Treasury applies the full range of its authorities as necessary to address Iran's illicit conduct and protect the international financial system from Iranian abuse, and encourage our international partners to remain vigilant and take steps necessary to guard against the risks posed by Iran.

Q.3. Are additional authorities needed to strengthen U.S. sanctions on Iran?

A.3. The Treasury Department has a robust set of authorities to combat illicit activity by Iran. If confirmed, I will concentrate on ensuring that those authorities are used in the most effective and

appropriate way to advance our national security and foreign policy objectives. I am not in a position at the this time to assess whether any additional authorities are needed, but if I am confirmed I will work with Congress to consider the utility of new or enhanced authorities to combat the financing of terrorism, weapons proliferation, narcotics trafficking, or other threats to the national security and foreign policy interests of the United States, whether emanating from Iran or elsewhere.

Q.4. *Transnational Threats*—Some of the most egregious international crimes are funded via the least advanced financial networks. America's adversaries—from al Qaeda terrorists and Somali pirates to Mexican smugglers and launders—exploit informal "value transfer systems" such as Hawalas. This Committee modernized the 1970 Bank Secrecy Act to arm Treasury with additional intelligence-sharing tools, in part, to target these networks under Title III of the 2001 USA PATRIOT Act.

Please describe how these additional tools may be used to combat threats posed by "transnational" organizations that are transmitting funds throughout the world outside of the traditional international financial system?

A.4. I agree that many of our most dangerous adversaries develop or exploit informal financial networks to fund their operations and finance their organizations. The modernization of the Bank Secrecy Act has provided Treasury with authorities that continue to be essential to their ongoing efforts to combat such illicit use of informal financial networks. In general, I believe that these authorities have proven to be essential by strengthening and expanding Bank Secrecy Act regulatory requirements to promote transparency and accountability across the financial system, including across informal value transfer systems that operate as money services businesses; and providing new information-sharing channels between and among financial institutions and law enforcement about persons, accounts and transactions of particular concern, including those related to informal financial networks. In addition, the USA PATRIOT Act strengthened Treasury's ability to designate terrorist financiers—including those operating informal financial networks—by clarifying our authority to protect classified information required to support designation from public disclosure.

If confirmed, I will support the use of these and other critical tools that the Congress has provided in order to protect the international financial system from all forms of illicit finance and to identify and disrupt illicit financing networks through targeted action.

Q.5. What would be your goals for promoting greater international cooperation in this area?

A.5. If confirmed, I would seek to promote greater international cooperation in this area by following through on the existing strategies of promoting a greater understanding of how terrorist organizations and other transnational criminal groups develop or exploit informal financial networks to finance their operations; strengthening implementation of international standards that subject informal value transfer systems to financial regulation and supervision; and targeting transnational illicit financing networks that evade or

attempt to operate within applicable financial regulatory frameworks for enforcement action.

Q.6. *Bank Reporting*—Under the Bank Secrecy Act, banks are required to file with the Department of the Treasury suspicious activity reports (SARs) on customers possibly engaging in illegal activity and Currency Transaction Reports (CTRs) for certain large cash transactions.

Many businesses are exempt from having banks file CTRs on them. Are these exemptions adequate? Is regulatory relief needed in this area? If so, what approach should the Department take, without compromising our efforts to combat money laundering and terrorist financing? Do you share law enforcement's concerns over certain proposals for regulatory relief?

A.6. In December, FinCEN issued a rule that simplified the requirements for financial institutions to exempt their eligible customers from currency transaction reporting. The new rule introduced a number of changes designed to make it easier for depository institutions to exempt low-risk customers from the CTR filing requirement. I understand that these changes are consistent with the recommendations of the GAO's February 2008 report on CTRs. At present, I believe it would be prudent to monitor the impact of these simplified requirements before concluding that additional regulatory relief is needed in this area, but, if confirmed, I will be especially attentive to the need to carefully weigh the cost imposed by the recordkeeping and reporting rules against the benefit of the information obtained by law enforcement.

Q.7. How should the Department of the Treasury prevent banks from stripping identifying information from international wire transfers to avoid U.S. government scrutiny?

A.7. The Treasury Department is working with the law enforcement, regulatory, and intelligence communities, as well as with international counterparts and the international banking industry, in a coordinated effort—including outreach, the development of international standards, and, when necessary, law enforcement action—to prevent banks from stripping identifying information from international wire transfers. If confirmed, I would work to continue these efforts.

RESPONSE TO WRITTEN QUESTIONS OF SENATOR SHELBY FROM DAVID S. COHEN

Q.1. *Compliance Penalties/TARP*—To address significant weaknesses in their financial condition, hundreds of financial institutions have received billions of dollars through government programs.

Mr. Cohen, do you believe firms could use TARP funds to pay compliance fines?

A.1. Funds provided to institutions under the TARP program are designed to strengthen TARP recipients' balance sheets, so that they are in better position to extend credit to American families and businesses. I understand that determining precisely which funds a TARP recipient might use to pay compliance fines would be difficult.

Q.2. In the case of institutions in weak financial condition, will Treasury reduce a fine or even agree to put it off?

A.2. The responsibility to assess civil money penalties or other fines for violations of regulations issued by the Treasury Department's Financial Crimes Enforcement Network (FinCEN) and the Office of Foreign Assets Control (OFAC) has been delegated to Directors of those organizations. In the normal exercise of their enforcement discretion, the Directors of OFAC and FinCEN take into account a variety of factors, including the financial condition of the violator, in imposing a sanction. Nevertheless, I am confident that the Directors of OFAC and FinCEN expect that all persons and entities subject to these rules fully comply with the law irrespective of their financial condition, and will not excuse noncompliance by firms encountering financial distress.

Q.3. *Cross-Border Wire Transfers*—Mr. Cohen, I understand that an OMB hold was placed on a proposed FinCEN regulation requiring reporting on Cross-Border Electronic Funds Transmittals.

What can you tell us of the status of that proposed regulation and of the broader concept itself, today?

A.3. My understanding is that FinCEN, responding to direction from Congress, prepared an October 2006 study entitled "Feasibility of a Cross-Border Electronic Funds Transfer Reporting System Under the Bank Secrecy Act," that concluded that it is feasible to require the reporting of information that is currently required to be recorded. The next step, including whether to issue a notice of proposed rulemaking, is subject to internal review by the Department of the Treasury. If confirmed, I will promptly turn my attention to that review.

Q.4. *General Terrorist Designations*—Mr. Cohen, in your opinion, what is Treasury's most effective tool for dealing with terrorist activity?

A.4. In my opinion, Treasury's most effective tool for dealing with terrorist activity, as with all illicit threats to our national security, will continue to be the Office of Terrorism and Financial Intelligence (TFI), which integrates and marshals Treasury's authorities, resources, and expertise against the national security threats that we face. The tools that I expect to assist in deploying, if I am confirmed, include:

- Targeted action against terrorist organizations or their support networks, such as through designation pursuant to Executive Order 13224 or through sensitive dissemination of targeted information requests to U.S. financial institutions pursuant to Section 314(a) of the USA PATRIOT Act;
- Systemic action against terrorist financing risks, such as designation and the imposition of protective measures pursuant to Section 311 or the issuance of advisories to U.S. financial institutions;
- International engagement with jurisdictions of particular importance in combating terrorist financing; and
- Outreach to the private sector, including the financial community and charitable sector, especially when operating in high

risk regions where terrorist organizations are particularly active.

Q.5. How effective are sanctions, and sanctions lists against terrorists?

A.5. In my opinion, sanctions—and particularly targeted financial sanctions against designated or listed parties—have proven to be an increasingly important tool in combating the full range of illicit national security threats that we face, including not only terrorism, but also threats such as WMD proliferation, rogue regimes such as in Zimbabwe and the Sudan, and drug trafficking kingpin organizations. Targeted financial sanctions have successfully disrupted and deterred terrorists and other threats to our national security by raising the costs, risks, and difficulties associated with the targeted illicit activity.

I believe that targeted financial sanctions have become an increasingly effective tool primarily because:

- Sanctions have evolved from broad-based, jurisdictional programs to targeted ones that focus specifically on the illicit conduct at issue. This evolution has allowed Treasury to focus on the specific threats faced by the United States, while reducing negative collateral consequences to innocent third parties, which in turn facilitates greater support from financial institutions, partner countries, and the general public.
- Many of the national security threats that we face—including WMD proliferation, money laundering, drug trafficking, corruption, and transnational criminal activity more broadly—are motivated by profit or financial greed. Targeted financial sanctions can be highly effective in attacking the financial gains of such illicit activity, and as such, they can have a highly disruptive and deterrent effect.
- All of the national security threats we face—including terrorist organizations, criminal organizations, and corrupt or rogue regimes—depend upon the financial system to raise, move, and use funds to support their nefarious interests. Targeted financial sanctions give us a tool to attack this common vulnerability by identifying and shutting down illicit actors that attempt to access the international financial system.

Q.6. What is your general take on terrorist or "black lists?"

A.6. For fighting terrorism, lists comprised of persons and entities subject to sanction are essential to making targeted financial sanctions work. Without such lists, U.S. persons—including our financial institutions—would not know which particular individuals and entities are subject to sanction.

For operational and compliance purposes, Treasury's Office of Foreign Assets Control (OFAC) has consolidated and maintains a current list (the list of Specially Designated Nationals, or SDN list) of all persons publicly designated pursuant to our targeted sanctions programs, including our counterterrorism sanctions program pursuant to Executive Order 13224. If confirmed, I will work with OFAC to ensure that we continue to maintain the integrity of the SDN List.

RESPONSE TO WRITTEN QUESTIONS OF SENATOR MENENDEZ FROM DAVID S. COHEN

Q.1. The Treasury Department has played a key role over the past several years in ratcheting up the financial pressure on Iran over its illicit nuclear program and support of terrorism. For many years, the State Department has named Iran not only as the world's leading state sponsor of terror, but as the "central bank for terrorism." President Obama has committed the United States to use all diplomatic, political, and economic steps—including direct engagement backed by the threat of tougher sanctions—to persuade Iran to turn away from its dangerous course.

If Iran rejects offers to engage with the U.S. regarding its nuclear program or if that engagement fails to bear fruit, do you believe the Treasury Department will look to impose increased financial sanctions on Iran? What might those sanctions be?

A.1. It is, of course, very difficult for me, as a nominee, to predict what course our policy will take if Iran rejects offers to engage with the U.S. regarding its nuclear program, but I note that during her recent testimony before the House Foreign Affairs Committee, Secretary of State Clinton said that the Obama Administration is "laying the groundwork for . . . very tough . . . sanctions that might be necessary in the event that our offers are either rejected or the process is inconclusive or unsuccessful." Such sanctions, of course, would likely be administered by the Treasury Department, but it would be inappropriate for me to speculate on what the specific sanctions might be.

Q.2. If confirmed will you fully enforce those sanctions already imposed related to Iran? If foreign banks continue to conduct business with Iranian banks sanctioned by the U.S. do you believe they should be held liable to sanctions?

A.2. If confirmed, I plan to fully enforce the sanctions currently in place against Iran and those persons and entities affiliated with the Iranian government that are subject to sanctions for supporting terrorism, weapons proliferation, destabilizing the region, or otherwise. Moreover, if confirmed, I will work to ensure that any foreign bank that breaches our sanctions laws (whether with respect to Iran or otherwise) are subject to an appropriately severe penalty.

Q.3. Do you believe the Obama Administration will sanction the Iranian Central Bank, an act that the Bush Administration never got off the ground?

A.3. With all respect, I do not believe it is appropriate for me to speculate on any particular sanction that may be imposed. I can assure the Senate, however, that if confirmed, I will consider all appropriate sanctions.

Q.4. What more can the U.S. do to cut off the financial assistance that Iran provides to Hamas and Hizballah?

A.4. Iranian support for terrorism, including support for Hamas and Hizballah, is completely unacceptable, and has resulted in a number of designations of Iranian entities, including Bank Saderat. Although it would be inappropriate for me to speculate on what additional steps the Treasury Department might take to cut off Iranian financial assistance to Hamas and Hizballah, I can assure the

Senate that, if confirmed, I will carefully assess what appropriate additional steps can be taken.

Q.5. During the campaign, then-Senator Obama voiced support for sanctioning the export of refined petroleum products to Iran. This has always been an Achilles' heel for Iran because they are forced to import 40 percent of their natural gas supply. Does the administration intend to support such efforts and can these sanctions work in hitting Iran where it will hurt the most?

A.5. With all respect, I do not believe it is appropriate for me to speculate on any particular sanction that may be imposed. I can assure the Senate, however, that if confirmed, I will consider all appropriate sanctions.

Since the end of the 2006 Lebanon War, Hizballah has not only built up its power within the Lebanese government, but also rearmed itself well beyond the capabilities they had during the war. Iran and Syria continue to provide financial support for Hizballah, as well as assist with smuggling efforts to ensure that Hizballah is armed to attack Israel.

Q.6. Can you discuss U.S. efforts to prevent the illicit arming and financing of Hizballah by Iran and Syria? What more do you think we should be doing to stop Hizballah?

A.6. Since Hizballah's initial designation as a terrorist organization in 1995, the Treasury Department has been engaged in a wide-ranging effort to identify and disrupt its financial and material support networks, including its sources of support in Iran. Similarly, Treasury has used a variety of authorities to hold the Syrian regime accountable for its destabilizing behavior in the Middle East, including its support for terrorist groups such as Hizballah. If confirmed, I look forward to continuing Treasury's efforts to target Hizballah's global financial network and to holding states that support terrorist activity, such as Iran and Syria, accountable for their actions.

Q.7. Hizballah has a very active fundraising network in South America, largely tied to the trade of illegal narcotics. If confirmed will you make it a priority to target Hizballah's activities in South America?

A.7. Hizballah's efforts to raise funds in South America, and its connection to the illegal narcotics trade, are a cause for considerable concern. If confirmed, I will make Hizballah's activities in South America a priority.

RESPONSE TO WRITTEN QUESTIONS OF SENATOR BUNNING FROM DAVID S. COHEN

Q.1. Mr. Cohen, are you aware of allegations that imports of stainless steel from China contain Cuban nickel, in violation of the United States' trade embargo with Cuba? In your potential role overseeing the Office of Foreign Assets Control, would you enforce U.S. law in this matter? Would you support requiring China to certify that there is no banned Cuban nickel in its stainless steel exports to the United States?

A.1. I am aware of concerns that Cuban nickel is incorporated into stainless steel that is manufactured in third countries and subsequently exported to the United States. It is my understanding that the Office of Foreign Assets Control, as well as U.S. Customs and Border Protection, have been considering how best to address this issue to ensure that our Cuba trade sanctions are effectively enforced. If confirmed, I look forward to working with my colleagues in OFAC and Customs, as well as with the Congress, to address this issue.

RESPONSE TO WRITTEN QUESTIONS OF SENATOR VITTER FROM DAVID S. COHEN

Q.1. Are you aware of Shariah Compliant Finance (SCF)? Please explain your understanding of what it is.

A.1. Shariah Compliant Finance, which is also referred to as Islamic Finance, is a form of finance in which transactions are designed to avoid payment of interest, which I understand is prohibited by Islamic law. Islamic finance permits investors to receive profits in return for bearing specific commercial risks.

Zakat is the Islamic principle of giving a percentage of one's income to charity. It is an obligation in the Qur'an that Muslims pay 2.5 percent of their yearly earnings to zakat. Every financial institution offering Islamic products appears required to donate 2.5 percent of revenue generated from them to zakat (charity). It is the norm that the shariah advisory board determines which charity should receive the donation, which means it is likely to be a Muslim charity.

Q.2. Are there risks associated with zakat? It has been proven in cases like the Holy Land Foundation trial that radical Muslims use charities that are fronts for terrorist organizations. What is the risk of American dollars funding terrorism directly when American Muslims engage in zakat?

A.2. Zakat, as I understand it, is the term used for the Muslim obligation to give alms to the poor through charitable giving. My understanding is that zakat is an obligation of individual Muslims, but not specifically a corporate obligation. Some Islamic financial firms, like many non-Islamic financial firms, also engage in charitable giving.

Combating the misuse of charitable giving to fund terrorism or other illicit activity has been a key focus of the work of the Treasury Department, and it will remain so if I am confirmed. The Treasury Department has worked extensively with law enforcement to take action against those who would divert charitable contributions, of any kind, to fund terrorism or other illicit activities. The Treasury Department has an ongoing dialogue with the American Muslim community, working with the community to prevent abuse of charitable contributions collected by the community.

Q.3. There is concern that Islamic finance will and is being used as a vehicle for sidestepping U.S. and international economic sanctions. For example, the Sudanese government reportedly issued Islamic bonds to Gulf investors in order to circumvent U.S. sanctions. Given the current situation with Iran and the push for economic

sanctions, this would be a huge loophole and render any enforceable economic sanctions useless. How would you suggest Congress and the Administration address this issue?

A.3. I am not familiar with what considerations may have driven Sudanese government to issue bonds in the fashion that it did, or whether an effort to sidestep U.S. and international sanctions imposed on Sudan motivated its actions. In any event, financial institutions that comply with Islamic law are subject to the same rules and regulations that govern any other financial institution, including the sanctions programs administered by OFAC and the antimoney laundering rules of FinCEN, the Federal banking regulators, and the securities regulators.

Q.4. As you may have heard, the Treasury Department has been studying Shariah Compliant Finance (SCF) as a way to help ease the pain of the world financial crisis. Taking it a step further, the Treasury has hosted informational sessions on SCF to staff and the Presidential transition team. Do you believe that this was an appropriate practice for the U.S. Treasury Department? Do you plan on continuing the practice?

A.4. I understand that the Treasury Department held a seminar in November 2008, in which industry practitioners and academics briefed regulators, policymakers, and members of the academic community about current developments in the Islamic finance industry. Treasury monitors developments in all sectors of the financial services industry on an ongoing basis, and routinely hosts seminars and attends industry events.

Q.5. Zakat donations have recently decreased because observant Muslims in the U.S. do not know what charities they can trust and do not want to mistakenly fund terrorism. What recommendations would you make to the Treasury Department regarding this problem? How can the Treasury Department advocate this practice when Muslims trying to exercise freedom of religion are skeptical of the risks?

A.5. The Treasury Department has worked closely with the Muslim-American community to educate the community about the risk that charitable donations may be misdirected to fund terrorism. It is a terrible tragedy when well-meaning Muslim Americans, who simply want to provide charity to those in need, are victimized by having their donations diverted to fund terrorists. I understand that as part of Treasury's comprehensive strategy to combat terrorist abuse of charities, Treasury has issued guidance, including the *Anti-Terrorist Financing Guidelines: Voluntary Best Practices for U.S.-Based Charities,* to assist all donor and charitable communities in understanding how terrorist organizations abuse the charitable sector and in adopting appropriate practices to protect against such terrorist abuse. If confirmed, I intend to work with my colleagues in the Treasury Department in advancing these efforts.

Q.6. If there is a legitimate concern that American investors will unknowingly fund zakat resulting from SCF—what steps can Treasury take to educate investors of that fact? Would legislation that amends the money and finance section of the U.S. code to include the types of financial institutions that practice SCF and re-

quires that all the businesses covered in that section be required to submit a list to the Financial Crimes Enforcement Network (FinCEN) of all charitable contributions made by the financial institution, during the preceding year for review by FinCEN provide additional, useful information to both law enforcement and investors? What would be problematic about such an approach?

A.6. I am not aware of any particular concerns that American investors may be unknowingly funding zakat resulting from Shariah Compliant Finance, nor am I aware of charitable contributions from any U.S. financial institution presenting terrorist financing or other illicit financing concerns. If confirmed, however, I will be interested in learning more about this issue and will recommend action, if it appears warranted.

Q.7. Shouldn't Shariah-Compliant financial institutions be required to disclose the destination of zakat payments?

A.7. I am not aware of any unique problem that has been encountered with terrorist financing by the zakat practices of Shariah-Compliant financial institutions within the jurisdiction of the United States. If confirmed, however, I look forward to studying this issue and working with Congress to determine whether any special rules should be imposed.

Q.8. Shouldn't Shariah-Compliant financial institutions be required to disclose the full and true nature of shariah, the basis of their business?

A.8. Transparency is the touchstone of our antimoney laundering and counterterrorist financing programs, and thus I support the general proposition that U.S. financial institutions should be transparent about the products and services they offer to their customers. For Shariah-Compliant financial institutions, this transparency would include appropriate disclosure that the financial products and services it offers are specifically tailored to comply with shariah principles.

Q.9. Shouldn't Shariah-Compliant financial institutions be required to disclose who the shariah scholars/advisors are and their associations and backgrounds?

A.9. As noted in response to the prior question, I am a strong proponent of transparency in financial transactions. If confirmed, I will explore carefully the question whether the Treasury Department should require any additional disclosure of Shariah-Compliant financial institutions.

ADDITIONAL MATERIAL SUPPLIED FOR THE RECORD

STATEMENT OF EDWARD M. KENNEDY, A U.S. SENATOR FROM THE STATE OF MASSACHUSETTS

Chairman Dodd and Members of the Committee: I appreciate this opportunity to offer my strong support for President Obama's nomination of Peter Kovar to be Assistant Secretary for Congressional and Intergovernmental Relations at the Department of Housing and Urban Development.

I've known Peter for many years through his service in the office of Congressman Barney Frank, where he currently serves as Chief of Staff. Peter has a deep commitment to public service. He has a thorough understanding of the legislative process, and he is willing to go the extra mile in seeking common ground in discussions with other Congressional offices. These are some of the very qualities that attracted so many people to the message that Barack Obama put forth during his campaign, and they are, I believe, qualities that will enable Peter to perform very effectively as a direct link between Congress and HUD.

We face a serious housing crisis, and we need to be prepared to work closely across party lines and with HUD in the effort to minimize the impact of foreclosures on our communities. I believe Peter is someone who will make valuable contributions to that vital effort, and to many other key HUD initiatives, by helping to keep Congress well informed about the Department's activities and ensuring that there will be a constructive exchange of ideas in the development of policies.

I know that Congressman Frank is proud of the work that Peter has done on his staff over the years, and, as a fellow Bay State native, I share that view. Though Peter's departure to the Administration would deprive Congressman Frank and the rest of the Massachusetts delegation of his valuable work, I'm convinced that it will serve the greater interests of Congress and the Nation as a whole. I urge my colleagues to support Peter Kovar's nomination.

STATEMENT OF JOHN F. KERRY, A U.S. SENATOR FROM THE STATE OF MASSACHUSETTS

Mr. Chairman: It isn't often that a Senator gets to appear before a committee to recommend confirmation for not one but two former members of their staff.

But I have that rare opportunity today, with Peter Kovar and Helen Kanovsky, both of whom have been nominated by President Obama to positions at the Department of Housing and Urban Development.

When Helen and Peter worked for me I promised them one day they would be working for a Democratic president in his administration. Of course at the time I said that I thought the president would be me.

Many of you know Peter. He has been involved in Massachusetts politics since 1982 and he has worked for members of Congress from Massachusetts for the last two decades. Since 1991, he has been Chief of Staff to Representative Barney Frank, a job that obviously took on new importance 2 years ago when Barney took over the chairmanship of the House Financial Services Committee.

In 1985, my first year in the Senate, Peter was the correspondence manager in my Senate office. That means that he got the first look at all those wonderful cards and letters that came in from constituents, some of whom may have been a little upset about something the government was doing—or not doing.

Come to think of it, that may have been perfect training for someone who has been helping Barney get Wall Street back in working order. Or maybe it was his work as a wine importer before deciding on a career in public service.

During his years on the Hill, Peter has been involved in a number of important issues, including immigration, Medicare reimbursement, environmental protection, and government ethics. His years on the Hill make Peter a perfect choice to serve as HUD assistant secretary for congressional and intergovernmental affairs.

Helen was my chief of staff from 1998 to 1999. And all of you know that a job like that prepares you for just about anything. In addition, she has skills as a lawyer, an adviser, and a leader, all of which she will need as the General Counsel to HUD.

Most recently, Helen has been General Counsel to the AFL–CIO Housing Investment Trust (HIT), which, since its inception, has invested more than $5 billion to finance more than 85,000 units of housing nationwide, generating more than 58,000 union jobs.

Housing will be at the forefront of our economic recovery, so it is fortunate that the President has chosen someone with Helen's experience to assist Secretary Donovan at HUD.

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KING COUNTY HOUSING AUTHORITY

March 4, 2009

The Honorable Christopher Dodd
Chair, U.S. Senate Committee on Banking, Housing
and Urban Affairs
SR-448 Russell Senate Office Building
Washington DC 20510-0702

Dear Senator Dodd,

I write to you today regarding the nomination of Ron Sims to the position of Deputy Secretary of Housing and Urban Development. I offer these comments from my perspective as executive director of the largest housing authority in Washington State, as a Board Member of the Council of Large Public Housing Authorities and from 30 years experience in the affordable housing field, including service as the founding vice-president of the Corporation for Supportive Housing and as an Assistant Housing Commissioner for the City of New York.

I am pleased to enthusiastically and unhesitatingly applaud this appointment and urge its confirmation by the United Stated Senate. I have had the opportunity to work closely with Mr. Sims for the past 12 years and believe he has precisely the combination of experience and vision needed for this critical post.

In the midst of dealing with a broad range of challenges as chief executive for King County, our nation's fourteenth largest metropolitan area, he has shown extraordinary understanding and leadership on the issues of affordable housing, urban growth and community revitalization. One area of particular note has been his understanding of the interrelationship between housing, transportation, environmental sustainability and growth management, which has led to innovative models of transit oriented development along mass transit corridors, more sustainable regional settlement patterns and the preservation of farm lands on the periphery of the urban region.

Another example is his leadership on the issue of homelessness in King County. Under Mr. Sims' guidance as chair of the region's Committee to End Homelessness, King County's myriad local and regional governments have made significant strides in consolidating funding processes and coordinating housing and service dollars. This local consortium is successfully bringing hundreds of chronically homeless and disabled households off the streets. It is precisely this approach that will be critical in developing the closer alignment between HUD and mainstream Federal human services funding necessary to take current supportive housing efforts to scale nationally.

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Mr. Sims' financial stewardship of the County has also been impressive. One benefit of the County's strong balance sheet has been an innovative partnership with the King County Housing Authority whereby the County has used its Triple A bond rating to credit enhance over $150 million in Housing Authority bonds. This partnership has saved the taxpayers millions in interest costs and enabled projects to move forward in a challenging capital market.

In a county with 39 separate cities, the ability to listen to mayors and city councils is critical, as is an understanding that housing markets and community aspirations vary from locale to locale. Mr. Sims is well suited for taking up the dialog with our nation's mayors and county executives and for balancing national, regional and local agendas. I believe he offers extraordinary skills and experience in effectively developing and implementing a housing and urban policy agenda for the 21st century.

Thank you for the opportunity to correspond on this critical appointment. I would be very pleased to provide any additional information that would be useful to the Committee.

Respectfully submitted,

Stephen Norman
Executive Director

SJN/atm

National Association of Housing
and Redevelopment Officials

Pacific Northwest Regional Council

April 20, 2009

Honorable Senator Christopher Dodd
Chair, Senate Committee on Banking, Housing & Urban Affairs

Dear Chairman Dodd:

This letter is on behalf of the Pacific Northwest Regional Council (PNRC) of NAHRO to encourage you to support the nomination of King County Executive Ron Sims for the position of Deputy Secretary of the Department of Housing and Urban Development.

PNRC is a membership of the Housing Authorities in the States of Alaska, Washington, Oregon and Idaho. PNRC recognizes Mr. Sim's as a strong leader and administrator. Mr. Sims successfully ran one of the largest counties in the country for two successive terms. Mr. Sims is firmly based with a good perspective of the needs of all members of the community. He is practical and results oriented. These are the qualities would be of benefit to HUD and the housing community

Thank you for your leadership on the Banking, Housing and Urban Affairs committee. Please contact me if you have any questions.

Sincerely,

Maggie LaMont

Maggie LaMont
PNRC President
% Northeast Oregon Housing Authority
P. O. Box 3357
La Grande, OR 97850
Phone: 541-963-5360 ext. 22
Emai: mlamont97850@yahoo.com

Seattle HOUSING AUTHORITY

Location 120 Sixth Avenue North, Seattle, WA
Mailing P.O. Box 19028, Seattle, WA 98109-1028
Telephone 206-615-3300
TTY 1-800-833-6388
Website www.seattlehousing.org

April 20, 2009

The Honorable Chris Dodd, Chairman
Committee on Banking, Housing, and Urban Affairs
United States Senate
448 Russell Building
Washington, DC 20510

Dear Chairman Dodd:

I am writing to add my voice and the support of the Seattle Housing Authority for the nomination of Mr. Ron Sims to the position of Deputy Secretary of the Department of Housing and Urban Development. As King County Executive, Mr. Sims has been a passionate and effective advocate of housing for low-income people. He has also overseen the region's premier transit system, and has led the fight for growth management across the county. He understands well the linkages that will need to be fostered between housing, transportation, and land use as we tackle both climate change and the needs for "smart growth" within a context of maintaining social equity for low-income communities.

Mr. Sims has reached out to the Seattle Housing Authority many times over his years as County Executive, and understands well the needs of housing authorities and their residents and constituents. We know him as someone who gets things done, while embracing partnerships with others for maximum effectiveness. He will be an exceptional leader within HUD and an uncommonly effective partner with other Departments and Congress as you move forward on housing recovery and on reinvestment in urban areas.

Thank you for the care you will give this nomination. You will have much reason in the future to be proud of your support of Mr. Sims.

Sincerely,

Tom Tierney

Thomas M. Tierney
Executive Director

Commissioners Katie Hong *Chair* Yusuf Cabdi *Vice Chair*
Sybil Bailey Nora Gibson John Littel Juan Martinez Kollin Min

Executive Director
Tom Tierney

Transportation For America

1707 L Street NW Washington DC 20036 | p. (202) 429 6990 | f. (202) 315 3508

February 20, 2009

The Honorable Christopher Dodd
Chair, Senate Banking Committee on Banking, Housing and Urban Affairs
534 Dirksen
Washington, DC 20510

Dear Senator Dodd:

On behalf of the over 200 state, local and national organizations that comprise the Transportation for America (T4America) coalition, we would like to express our support for King County Executive Ron Sims' appointment as Deputy Secretary for Housing and Urban Development.

Executive Sims is a strong supporter of fair housing policy, sustainable communities, and improved health outcomes from community design and transportation investments that provide people of all incomes with affordable travel choices. His experience as an elected leader of one of the largest urbanized counties in the country, board chair of a regional transportation agency, and nationally recognized advocate for measuring the performance of our public investments, makes him ideally suited to serve under Secretary Donovan and to lead a new Office of Sustainability within HUD.

Ron Sims has demonstrated a continued commitment to sustainable development and to promoting innovative yet realistic solutions to addressing global climate change through strategies focused on the built environment. He is a visionary urban leader. Executive Sims understands that housing programs can benefit from coordination with other programs, particularly metropolitan and transportation planning. We believe that he is uniquely qualified to encourage HUD to cooperate with across federal agencies and their state and local partners.

T4America is a diverse and growing coalition focused on using our national transportation investments to lay a foundation for building a 21st Century transportation system for our country. We represent a wide range of perspectives and interests including affordable housing, social inclusion, business, labor, aging, public health, the environment, community development, real estate, government policy, and transportation. Aligning housing investments with transportation policy is one of our key goals. We urge you to support Executive Sims' appointment.

Sincerely,

Shelley Poticha, Co-Chair
Transportation for America

April 21, 2009

The Honorable Christopher J. Dodd
Chairman
Senate Banking, Housing and Urban Affairs Committee
534 Dirksen Senate Office Building
Washington, D.C. 20510

Dear Chairman Dodd,

On behalf of the National Association of Counties (NACo) and our Large Urban County Caucus (LUCC), we are writing to express our strong support for the nomination of King County, Washington Executive Ron Sims as the next Deputy Secretary of the U.S. Department of Housing and Urban Development (HUD).

For more than a decade, Sims has been fully engaged on countless issues impacting county governments and the citizens that live and work in them. He has provided creative and collaborative solutions for whatever challenges King County faced and is ready to bring his organizational expertise and proven leadership to HUD. As the leader of the nation's 14th most-populous county, boasting 1.8 million residents, 39 cities and 40 percent of the state's jobs, County Executive Sims offers a critical perspective and a clear vision for effective metropolitan planning. His collaborative approach and track record as a consensus-builder have fully prepared him to assist HUD during these challenging times. He is recognized by his peers in county governments across the nation, and he has earned numerous accolades and a national reputation for his environmental stewardship, aggressive reforms of government and innovative leadership.

Counties are on the frontlines of the housing crisis. They are committed to maintaining homeownership and developing opportunities for low-income families in the face of any obstacle. Whether it is suspending a foreclosure, purchasing or rehabilitating a foreclosed home, educating troubled homeowners or addressing homeless assistance, county governments respond. County Executive Sims is well versed in these matters, offering creative and innovative ideas.

As a result, NACo strongly supports County Executive Ron Sims as the next Deputy Secretary of the U.S. Department of Housing and Urban Development (HUD). We urge the committee to quickly approve his confirmation.

Sincerely,

Larry E. Naake
Executive Director
National Association of Counties

Burrell Ellis
Chair, Large Urban County Caucus
Chief Executive, DeKalb County, GA

cc: Members of the United States Senate Banking, Housing and Urban Affairs Committee

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FAX (202) 296-9709

April 22, 2009

The Honorable Christopher Dodd, Chairman
Senate Banking Committee
United States Senate
Washington, DC 20510

Dear Mr. Chairman:

As the committee prepares to consider the President's nomination of Fred Hochberg to be President and Chairman of the Export-Import Bank, I write on behalf of our coalition members to register our support for Mr. Hochberg's confirmation by the Senate. CEE's members include many of the exporters and export lenders who are most dependent on the Bank's programs to support American-origin exports, which in turn directly support jobs for American workers.

We believe that Mr. Hochberg is very well qualified to lead Ex-Im Bank during this critically important period for the nation's economy and for American workers. His prior service in the Clinton Administration at the Small Business Administration, coupled with his leadership at the Milano School and his management of several successful business enterprises have provided Mr. Hochberg with significant, directly relevant experience for the Bank.

It is vitally important for American exporters and their financial intermediaries to have a person of Mr. Hochberg's experience and accomplishment to lead Ex-Im Bank. As we look to the coming economic recovery, exports will have to play an even more important role in growth and employment than in past upturns. Other major trading nations already are strengthening their export credit agencies to support exports in competition with U.S.-origin goods and services and we need a robust and forward-leaning Ex-Im Bank more than ever.

Our coalition commends you and your committee colleagues for your expeditious consideration of Mr. Hochberg's nomination and we look forward to your favorable action and early Senate confirmation.

Sincerely,

Edmund Rice
President

Via Facsimile 202-224-5137

April 22, 2009

The Honorable Christopher J. Dodd
United States Senate
Washington, D.C. 20510

Dear Senator Dodd:

The Real Estate Services Providers Council, Inc. (RESPRO®) strongly supports the nomination of David H. Stevens as Commissioner of the Federal Housing Administration (FHA).

The FHA's share of the mortgage market and importance to the revival of the housing industry will continue to increase substantially, and it therefore is critical that it be led by someone who understands all aspects of the home buying and financing industry.

RESPRO® is a national non-profit association with members from a cross-section of the home buying industry, including real estate brokerage firms, homebuilders, mortgage lenders, and title/settlement service providers. We believe that no candidate for FHA Commissioner could have a more in-depth and hands-on understanding of the housing market than Mr. Stevens, who has had more than two decades of experience in the mortgage industry and has headed one of the nation's leading real estate brokerage firms and its mortgage, title, and settlement service operations.

We commend President Obama for nominating such a qualified candidate for this position and we look forward to working with Secretary Donovan and Mr. Stevens.

Sincerely,

Susan E. Johnson

Susan E. Johnson, Esq.
President

April 24, 2009

The Honorable Chris Dodd
Chairman
Committee on Banking and Urban Affairs
United States Senate
Washington, D.C. 20510

Dear Chairman Dodd:

The Manufactured Housing Institute (MHI) represents all segments of the manufactured housing industry including: producers, retail sales centers, community owners, financial institutions, suppliers, and state associations. MHI strongly supports the nomination of David H. Stevens to be HUD's Assistant Secretary for Housing and FHA Commissioner, and respectfully requests this letter be included in the official hearing record relating to Mr. Stevens' confirmation hearing which took place before the Committee on April 23, 2009.

Mr. Stevens recently served as President and Chief Operating Officer of the Long and Foster Companies which includes real estate and affiliated businesses. From 1999 through May 2005, Mr. Stevens was Senior Vice President of single family business at Freddie Mac where he was responsible for all sales and marketing, affordable lending, product development, loan prospector, and communications.

MHI believes that Mr. Stevens' first-hand experience in today's real estate marketplace will serve him well as he tackles the nation's current housing problems. In addition, his background in affordable housing lending programs while at Freddie Mac will help promote FHA loan programs for manufactured housing, including the FHA Title I (home only) loan program. We look forward to working with him on innovation and preservation of housing affordability through enhanced quality and efficiency of the HUD Code regulatory regime, and to further manufactured housing's role as a source of quality affordable housing during these challenging economic times.

MHI respectfully urges the Committee and the full Senate to approve Mr. Stevens as the next Assistant Secretary for Housing and FHA Commissioner at the earliest possible date.

Sincerely,

Brian D. Cooney
Senior Vice President, Public Policy
and Government Relations

Statement regarding the nomination of David H. Stevens as the FHA Commissioner/Assistant Secretary for Housing

Asian Real Estate Association of America (AREAA) strongly endorses the nomination of David H. Stevens as the next FHA Commissioner/Assistant Secretary for Housing. Mr. Stevens is well qualified to lead FHA in this turbulent market and will continue the important role that FHA plays for traditionally underserved communities and consumers. With well over 20 years of direct experience in the real estate and mortgage finance business, Mr. Stevens brings hands-on experience and direct knowledge that is so critical to making FHA both financially viable and programmatically relevant for today's homeowners throughout the country.

FHA has traditionally served as the mortgage product of choice for many homebuyers in the minority communities. With the real estate market in disarray, FHA has increased its market share substantially in the past year and has become a major underpinning of the current mortgage market. In some ways, FHA's role is as critical today as it was when the institution was established some 75 years ago to help lead the country out of the Great Depression. For this reason, the next FHA commissioner will face one of the biggest challenges and opportunities in the housing market of any recently appointed FHA commissioners.

"Dave Stevens has unmatched experience and knowledge of the mortgage and real estate industry. His current role as the head of one of the Nation's top real estate firm and his previous senior roles with various leading financial institutions provide Mr. Stevens an important market-level perspective and hands-on knowledge that will be required of the next FHA commissioner," said Allen Chiang, Chairman of AREAA.

Chiang also stated that "Mr. Stevens has a long history of supporting efforts to create sustainable homeownership opportunities for Asian American and other minority communities. With the large majority of the future first-time homebuyers coming from the minority segment, Mr. Stevens' understanding and commitment to the minority community further ensure that all homebuyers will be given equal and fair access to homeownership through FHA."

AREAA is a national nonprofit association dedicated to expanding sustainable homeownership opportunities for more Asian American and other immigrant communities. With 10,000 members in 38 States, AREAA is the only organization that represents the interest of Asian American housing consumers and serves as a unified voice for real estate and finance issues facing this growing segment of the market. Go to areaa.org for more information.

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STATEMENT

NATIONAL ASSOCIATION OF REALTORS®
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PUBLIC AFFAIRS

For further information contact:
Mary Trupo, 202/383-1007
mtrupo@realtors.org

NAR Applauds Appointment of David Stevens to FHA Head

WASHINGTON (March 23, 2009) – The following is a statement by National Association of Realtors® President Charles McMillan:

"NAR is pleased that David Stevens, an experienced, successful real estate and mortgage professional and president and chief operating officer of Long & Foster Cos., has been nominated by President Obama to lead the Federal Housing Administration.

"Dave's background in single-family home mortgages makes him uniquely qualified to fill this important position especially during this very trying time. He brings a broad understanding of the importance of housing to the overall economy and the importance of the role FHA plays in bringing stability and growth to the housing market.

"We as Realtors® are very proud, and we look forward to working with Dave and his team at FHA to support and sustain the American dream of homeownership."

The National Association of Realtors®, "The Voice for Real Estate," is America's largest trade association, representing 1.2 million members involved in all aspects of the residential and commercial real estate industries.

#043

Information about NAR is available at *www.REALTOR.org*. This and other news releases are posted in the Web site's "News Media" section in the NAR Media Center.

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From: Roussell, Melanie N
Sent: Wednesday, April 22, 2009 2:01 PM
To: Gilkey, Eureka N
Subject: Fw: support for David Stevens

FYI.

Melanie Roussell
Press Secretary
U.S. Department of Housing and Urban Development
Melanie.N.Roussell@hud.gov
Blackberry: 571-423-8796
Direct: 202-402-6605

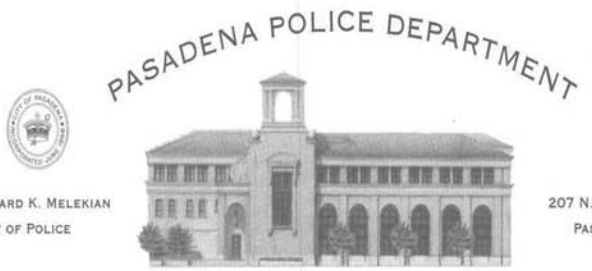
From: Martin Eakes
To: Roussell, Melanie N
Sent: Wed Apr 22 14:00:08 2009
Subject: support for David Stevens

Hello Ms. Roussell,

As CEO of Self-Help and the Center for Responsible Lending, I want to register my support for the nomination of David Stevens for FHA Commissioner. Mr. Stevens has a very strong background in mortgage finance and has a well-deserved reputation for integrity. He will be a great leader for the FHA during this time of unparalled challenge and opportunity.

If I can be of assistance, or provide further support, please let me know. Thankyou.

Martin Eakes, CEO
Self-Help
919-956-4437



BERNARD K. MELEKIAN
CHIEF OF POLICE

207 N. GARFIELD AVENUE
PASADENA, CA 91101

April 22, 2009

The Honorable Christopher Dodd
Chairman
Committee on Banking, Housing & Urban Affairs
United States Senate
Washington, D.C. 20510

Dear Chairman Dodd:

I am writing in strong support of the confirmation of John Trasvina, President Obama's nominee to be Assistant Secretary for Fair Housing & Equal Opportunity at the Department of Housing & Urban Development.

John Trasvina has been a resident of Pasadena, California for the past four years and has contributed significantly to community life. In addition to providing advice and assistance to the deliberations of our City Council and Board of Education on matters related to education and city services, Mr. Trasvina met with me to advance police/community relations. He is a leader not only for Hispanics in Pasadena but has a vision to work across communities for the common good. For that reason and others, our local chapter of the Pasadena NAACP bestowed its President's Award in 2008 to John.

John Trasvina is a dedicated public servant and will provide leadership to civil rights and fair housing. Thank you for moving his nomination quickly. I urge your support.

Sincerely,

Bernard K. Melekian

BERNARD K. MELEKIAN
Chief of Police

BKM:olb

Excellence • Innovation • Integrity

John Trasviña – Assistant Secretary for the Office of Fair Housing and Equal Opportunity

We face a critical time when it comes to federal efforts to enforce fair housing laws and to educate the nation about fair housing rights and obligations. While we have made some progress in achieving more diverse neighborhoods, our nation remains significantly divided into communities based on the race or national origin of their residents. Much is at stake in the effort to ensure the fair housing rights of all people and to create communities that provide quality education, employment, health care, transportation, recreation and financial vitality. Equal housing opportunity is the primary key to achieving those communities.

Unfortunately, in recent years, the U.S. Department of Housing and Urban Development (HUD) has not met its responsibilities. The National Commission on Fair Housing and Equal Opportunity, co-chaired by former HUD Secretaries Jack Kemp and Henry Cisneros, released its report in December 2008 assessing the state and future of fair housing in America. One of the recommendations of the Commission was a renewed vigor and commitment to fair housing enforcement. This is especially significant given that HUD processed only 2,123 fair housing complaints and charged only 48 cases in 2008. The low number of cases processed and charged by HUD represent less than one percent of the estimated four million instances of illegal housing and lending discrimination that occur each year.

Our housing market cannot wait any longer for a commitment to fair housing enforcement. We need an Office of Fair Housing and Equal Opportunity that is dedicated to protecting our nation from housing discrimination.

Given the huge challenges with the current housing market, it is important to have someone of John Trasviña's caliber at HUD's Office of Fair Housing to enforce non-discrimination laws to protect all Americans. He possesses an understanding of the profound importance that housing has on our lives and how it shapes opportunities for education, employment, access to transportation, culture and myriad other elements of our daily lives.

As Counsel for Senator Paul Simon on the Senate Judiciary Subcommittee on the Constitution, Mr. Trasviña was involved in the passage of the Fair Housing Act Amendments of 1988 and reached out to disability organizations about the application and extension of the law's important protections. Working with the Mexican American Legal Defense and Education Fund (MALDEF), he led the charge to ensure equal treatment under the law for Latinos in a variety of arenas including housing, education, and civil rights. He has worked at the Justice Department on immigration and civil rights and directed the Discrimination Research Center in southern California. He possesses experience in both the government and the private non-profit sectors, and is equipped with the requisite knowledge and skill to forge a meaningful partnership between the two that will address housing discrimination and promote inclusive communities.

Mr. Trasviña is qualified for the position of Assistant Secretary for Fair Housing and Equal Opportunity and the National Fair Housing Alliance supports his confirmation for this position.

Contact: Deidre Swesnik; 202-898-1661; dswesnik@nationalfairhousing.org

April 2009

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The Honorable Richard Shelby
Ranking Member
Committee on Banking, Housing & Urban Affairs
United States Senate
Washington, D.C. 20510

April 21, 2009

Dear Senator Shelby:

On behalf of the SER Family, I would like to thank you for the many years of dedicated service and support that is critical to the communities SER serves. In the coming days, Mr. John Trasvina will testify in front of the United States Senate Committee on Banking, Housing & Urban Affairs, seeking conformation to the Office of the United States Assistant Secretary for Fair Housing & Equal Opportunity, Department of Housing & Urban Development; the SER family requests your full support of Mr. Trasvina for this position. We feel strongly that Mr. Trasvina is uniquely qualified for the Assistant Secretary for Fair Housing & Equal Opportunity, Department of Housing & Urban Development position and that his background and previous leadership experience will provide the foundation for programming aimed at meeting the needs of today's communities.

For over 44 years, SER has played a key role in the national workforce investment system, and has been recognized by the US Department of Labor as the "premier community-based organization serving the employment needs of the Hispanic Community."

Currently, SER is comprised of a network of 35 community-based organizations in more than 200 cities located in 19 states, Puerto Rico and the District of Columbia serving a combined **1 million people** every year.

SER feels strongly that Mr. Trasvina understands the needs and challenges facing today's communities and if confirmed, he will provide the vision and leadership necessary to meet those challenges head-on. Mr. Trasvina understands that the rebuilding of our nation's workforce and communities is not a political issue but a people issue, and therefore we ask you to support Mr. John Trasvina for confirmation to the Assistant Secretary for Fair Housing & Equal Opportunity, Department of Housing & Urban Development.

Sincerely,

Ignacio Salazar
President and CEO

Office of the Mayor
City & County of San Francisco

Gavin Newsom

April 22, 2009

The Honorable Chris Dodd
Chairman, Committee on Banking, Housing, & Urban Affairs
United States Senate
534 Dirksen Senate Office Building
Washington, DC 20510

Dear Senator Dodd,

I am writing to support the nomination of John Trasviña to Assistant Secretary at the Department of Housing and Urban Development.

His advocacy work at the Mexican American Legal Defense Fund for over 24 years parallels the Fair Housing Office's mission of creating equal opportunities for all Americans, regardless of race, ethnicity or nationality. His vision and energy will also be a tremendous asset to the Department at a time when our country needs extraordinary leaders.

I urge you to confirm Mr. Trasviña's nomination, and allow him to serve the United States as admirably as he has served California.

Sincerely,

Gavin Newsom
Mayor, City and County of San Francisco

1 Dr. Carlton B. Goodlett Place, Room 200, San Francisco, California 94102-4641
gavin.newsom@sfgov.org • (415) 554-6141

National Association of Judiciary Interpreters & Translators
1707 L Street, NW • Suite 570 • Washington, DC 20036
Tel: 202-293-0342 • Fax: 202-293-0495 • www.najit.org

April 22, 2009

The Honorable Christopher Dodd
Chairman
Committee on Banking, Housing & Urban Affairs
United States Senate
Washington, D.C. 20510

The Honorable Richard Shelby
Ranking Member
Committee on Banking, Housing & Urban Affairs
United States Senate
Washington, D.C. 20510

RE: Letter in support of the nomination and confirmation of John Trasviña as Assistant Secretary for Fair Housing & Equal Opportunity, Department of Housing & Urban Development

Dear Honorable Christopher Dodd and Honorable Richard Shelby:

On behalf of the National Association of Judiciary Interpreters and Translators (NAJIT), I write to express our endorsement of John Trasviña's confirmation as Assistant Secretary for Fair Housing & Equal Opportunity, Department of Housing & Urban Development.

In my capacity as Chair of NAJIT and even prior to serving on the NAJIT Board of Directors, I have had the pleasure of working with John on many issues common to NAJIT and his former employer, The Mexican American Legal Defense & Educational Fund (MALDEF).

He is one of a very limited number of individuals who has the expertise and desire to lead on issues such as civil rights, voting rights, immigration, national origin discrimination, language access, racial profiling and workers' rights. With over two decades of major policy experience on both the federal and local levels, John is well-equipped to take a lead on these significant challenges affecting our communities. Perhaps the most persuasive fact that epitomizes John's professional life was being named Attorney of the Year by his peers in the Hispanic National Bar Association.

We have always found John to be professional, highly trustworthy and easy to work with; willing to listen and lead. We can think of no one more capable and are confident that he will make a great Assistant Secretary for Fair Housing & Equal Opportunity, Department of Housing & Urban Development. Therefore, we are encouraged by his nomination and wholeheartedly support his confirmation.

Cordially,

Isabel Framer
Chair
National Association of Judiciary Interpreters and Translators

RAMONA E. ROMERO
NATIONAL PRESIDENT

April 22, 2009

The Honorable Christopher J. Dodd
Chairman, Committee on Banking, Housing & Urban Affairs
United States Senate
448 Russell Senate Office Building
Washington, D.C. 20510

The Honorable Richard C. Shelby
Ranking Member, Committee on Banking, Housing & Urban Affairs
United States Senate
304 Russell Senate Office Building
Washington, D.C. 20510

Re: *HNBA Endorsement of John Trasviña for Assistant Secretary for Fair Housing and Equal Opportunity, U.S. Department of Housing and Urban Development*

Dear Senators Dodd and Shelby:

On behalf of the Hispanic National Bar Association (HNBA), I write to support the immediate confirmation of Mr. John Trasviña as Assistant Secretary for Fair Housing and Equal Opportunity in the U.S. Department of Housing and Urban Development. The HNBA is a non-profit, non-partisan Association that represents the interests of the more than 100,000 Hispanic attorneys, judges, law professors, law students and paralegals in the United States and Puerto Rico.

As required by its *Policies and Procedures Governing Executive Endorsements (2008)*, the HNBA has considered Mr. Trasviña's background and qualifications in the context of the requirements of the position to which President Obama has nominated him. We also have the advantage of having worked with Mr. Trasviña in a variety of contexts over the years. Based on our review, it is clear that he possesses both the experience and qualifications required to distinguish himself as the Assistant Secretary for Fair Housing and Equal Opportunity.

As a graduate of Stanford Law School (where he later taught) and Harvard College, Mr. Trasviña has an impressive history of leadership and advocacy that make him a natural fit as the Assistant Secretary for Fair Housing and Equal Opportunity. Mr. Trasviña is a highly respected national civil rights leader with a broad history of government and community leadership in civil rights law. His career includes serving as the highest ranking Hispanic attorney at the U.S. Department of Justice during the Clinton Administration. There, within the Civil Rights Division, he was appointed by President Clinton and unanimously confirmed by the U.S. Senate to be Special Counsel for Immigration Related Unfair Employment Practices and headed the federal government's only office devoted solely to immigrant workplace rights. He also served as a Deputy Assistant Attorney General in the Office of Legislative Affairs.

1001 Connecticut Avenue, NW • Suite 507 • Washington, D.C. 20036 • 202-223-4777 phone • 202-223-2324 fax • www.hnba.com

Mr. Trasviña is well known nationally and, in his role as President and General Counsel of the Mexican American Legal Defense and Educational Fund ("MALDEF"), he has overseen MALDEF's litigation and policy work in the areas of education, voting rights, employment, language rights, and access to public resources. What's more, Mr. Trasviña's civil rights credentials predate his MALDEF service. In 1992, he was the lead Senate counsel for the extension of the Voting Rights Act. During his service as general counsel and staff director to the U.S. Senate Subcommittee on the Constitution, he played major roles in increasing diversity on the federal bench and shaping important legislation, including the Court Interpreters Improvement Act and the Fair Housing Act of 1988.

Mr. Trasviña's service as Assistant Secretary for Fair Housing would be welcome by the Latino community. Until recently, he chaired of the National Hispanic Leadership Agenda (NHLA). NHLA brings together Hispanic leaders to establish policy priorities that address, and raise public awareness of, the major issues affecting the Latino community and the Nation as a whole. The NHLA is composed of 26 leading Hispanic civil rights and public policy organizations, elected officials, and other prominent Latinos.

Mr. Trasviña has been an HNBA member since 1986. He served as an officer of the HNBA and later president of our affiliate, the Hispanic Bar Association of the District of Columbia. In 2006, the HNBA recognized Mr. Trasviña as its Attorney of the Year. We fully support Mr. Trasviña as he seeks, once again, to serve the Nation and the Obama Administration, and we urge his expeditious confirmation as Assistant Secretary for Fair Housing and Equal Opportunity.

We are confident that Mr. Trasviña has the talent, experience, credibility and political savvy required to serve the Department of Housing and Urban Development with distinction. We stand ready to assist in your deliberations should there be any questions. Please feel free to contact me through our national office at (202) 223-4777 or directly at (302) 992- 4213.

Sincerely yours,

Ramona Romero

Ramona E. Romero
National President

CC: Eureka N. Gilkey, U.S. Department of Housing and Urban Development
Román D. Hernández, HNBA President-Elect
Gabriel Sandoval, Region XVIII President
HNBA Executive Committee
M. Lucero Ortiz, Director of Programs and Policy

Founded by Mexican American Women in 1974

April 21, 2009

The Honorable Richard Shelby
Ranking Member
Committee on Banking, Housing & Urban Affairs
United States Senate
Washington, D.C. 20510

Dear Senator Shelby:

MANA, A National Latina Organization (MANA), with headquarters in Washington, DC, twenty-five Chapters nationwide and six affiliates across the nation proudly and whole heartedly expresses support for Mr. John Trasviña as the next Assistant Secretary for Fair Housing & Equal Opportunity at the Department of Housing & Urban Development. MANA is a nonprofit advocacy organization founded in 1974 whose mission is to empower Latinas through leadership development, community service, and advocacy.

Mr. Trasviña, who began his career at MALDEF in Washington, DC, as a legislative attorney in 1985 was appointed MALDEF President and General Counsel in November 2006. He worked for U.S. Senator Paul Simon as General Counsel & Staff Director for the U.S. Senate Judiciary Subcommittee on the Constitution. In 1997, President Clinton appointed Mr. Trasviña as Special Counsel for Immigration Related Unfair Employment Practices. As Special Counsel, he led the only federal government office devoted solely to immigrant workplace rights. He was the highest ranking Latino attorney at the U.S. Department of Justice. After returning to California, he taught immigration law at Stanford Law School.

A highly respected advocate, Mr. Trasviña testified in the last Congress before the U.S. Senate Judiciary Committee in support of extension of the Voting Rights Act and before the U.S. House Education and Workforce Committee against English Only legislation. In 2006, he was named Attorney of the Year by the Hispanic National Bar Association, as well as the San Francisco La Raza Lawyers Association. In 2007, Mr. Trasviña was named to Poder magazine's "The Poderosos 100," Latino Leaders magazine's "101 Top Leaders of the Hispanic Community," and Hispanic Trends identified him as a "Mover and Shaker."

A native of San Francisco, Mr. Trasviña is a graduate of Harvard University and Stanford Law School. Before coming to Los Angeles, he was a member of the San Francisco Elections Commission, president of the Harvard Club of San Francisco, a board member of the La Raza Lawyers Association, CORO of Northern California, Lowell High School Alumni Association, League of Women Voters, and the Pacific Coast Immigration Museum. He serves on the boards of the Latino Issues Forum and Campaign for College Opportunity, and is an elected member of the American Law Institute. He also served as Chair of the National Hispanic Leadership Agenda, a coalition of the 26 largest Hispanic advocacy organizations in the country.

Mr. Trasviña is superbly qualified to serve and committed to addressing the civil rights issues that affect the nation in a way that is relevant to the best interest of the nation. On behalf of MANA, we respectfully request that you confirm Mr. Trasviña as the next Assistant Secretary for Fair Housing & Equal Opportunity at the Department of Housing & Urban Development.

Sincerely,

Alma Morales Riojas

Alma Morales Riojas
President and CEO

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