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**Assistant Secretary for Housing/Federal
Housing Commissioner – Designate**

U.S. Department of Housing and Urban Development

Hearing before the Committee on Banking, Housing and Urban Affairs

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Chairman Shelby, Ranking Member Sarbanes, and distinguished members of the Senate Banking, Housing, & Urban Affairs Committee, I am honored to appear before you today as the President's nominee for Assistant Secretary of Housing – Federal Housing Commissioner at the Department of Housing and Urban Development. I want to thank the Committee for so quickly arranging today's hearing to consider my nomination.

I also want to thank my fellow Texan Senator John Cornyn as well as my friend Senator Mel Martinez of Florida for their kind introductory remarks. I have to admit that I am very much humbled by this once in a lifetime opportunity.

I am also joined today by my wife, Katy. I still pause when I say the word "wife" because we have been married for only four months. Katy serves our country as an employee of the Department of Homeland Security and I am very proud of all she does to help keep us safe.

I wish my mother and father were here today. While they are mostly retired these days living in Houston, Texas both of them still work 2-3 days a week. My dad serves as an ad litem attorney in a family law court in Harris County. The judges have told me on many occasions how much they admire and respect my dad, as he is their "senior" attorney having practiced law since the late 1950's. I say this with much pride because my father works very hard to defend his clients, all of which are impoverished. My mom still works as a secretary at the same hotel she has for the last 20 years.

I am most thankful to my parents for a number of things, but mostly for instilling in my three sisters and me a value system. A value system, I might add, that reflects their very modest and very diverse childhoods. My dad was raised in east Texas during the Great Depression where his father worked as a "roughneck" in the old fields around Kilgore.

My mom, while born in McAllen, Texas, was raised in a small village in northern Mexico, living there until she was a teenager.

It was a chance encounter in San Antonio while my dad was in the Air Force that brought them together. After serving his country, my dad used the GI Bill to do what no one in his family had ever done – go to college and ultimately to law school.

I am fortunate to have parents of very modest beginnings who taught me the values they learned growing up in their respective communities: honesty, hard work, and to always help one another.

I believe these values have helped me make a difference in the lives of many citizens during the 12 plus years I have worked in the government sector. While I have been very fortunate to work for two Presidents, one Vice President, and one Governor, I am most proud of the time I spent serving the citizens of Texas at the Texas Department of Housing & Community Affairs. Let me say up front I was honored to work side-by-side with some of the most dedicated and hard working career staff around. And should I be honored by your vote of confidence, I look forward to doing so at HUD as well.

We enjoyed many successes during my close to 3 ½ years at the state housing agency including initiatives like the “Home Of Your Own,” which helped people with disabilities achieve the dream of homeownership; or the Statewide Homebuyer Education Program which counseled thousands of low-income families; or the Texas YouthWorks program which taught at-risk youth basic construction skills.

To be sure, the need for affordable housing was profound in the larger metropolitan areas and remains so today, however the living conditions that existed along certain areas of the Texas-Mexico border were, and are still today, deplorable. The communities I am referring to are called “colonias.”

There are more than 1,200 colonias along the Texas-Mexico border with an estimated 400,000 residents. Most of the residents live in Third World conditions, without basic health and human services. They must also cope with some of the highest unemployment rates in America and incomes far below the poverty level.

I know this description firsthand because our agency staff spent a good bit of our time and resources within the border region. In a cruel twist, many of the colonias have names like Sunset Acres, Los Fresnos, or River Place – names that do not accurately represent the quality of life condition these families endure every day.

While homeownership for all Americans will always be a laudable goal, so are the most basic of needs we take for granted, like safe drinking water. Many of our limited funds were spent trying to bring water to these communities, improve the roads, or remove the sewage. The most memorable moments of my tenure at the state housing agency were seeing the faces of the residents the first time drinking water flowed to their neighborhood. Or the feeling we all got when the residents told us they could sleep at night knowing an emergency vehicle could now safely get to their homes since our agency’s funds had paved the once nearly impassable road.

Of course the profound need for safe and sanitary living conditions and affordable housing did not end there. A good bit our efforts were also directed toward Texas’ rural communities and inner city neighborhoods. There, we directed much-needed low-income housing tax credits, rehabilitated homes that were in desperate need of repair, or leveraged our funds with a local unit of government or non-profit agency to develop housing for low-income seniors. Again, it was the faces of the needy that so vividly touched all of us.

Mr. Chairman, I offer this brief narrative since I know each of you have similar situations within your own states. Cultures and regional differences aside, these people share one immutable fact – they need our help.

And speaking of people in need, I want to briefly say something about our elderly population, which happens to include my mom and dad. And while the debate over social security reform continues around us, I hope the debate also gets Americans thinking more about where these senior citizens are going to live, especially those of

lower incomes. It is difficult to imagine that by the year 2030, one-fifth of our population will be over 65 years of age.

Mr. Chairman and members of the Committee my pledge to you is a simple one – if confirmed, I will never forget that there is a human face at the heart of these issues. And in the case of elderly housing, the faces I see include my mom and dad. All of these groups represent far more than numbers on a spreadsheet or in a statistical abstract – they represent the lives of everyday Americans in need.

Finally Mr. Chairman, whether it was leading the White House effort following the space shuttle *Columbia* disaster that ultimately led to the first major shift in America's space program in a generation, or working with the President's Cabinet on a variety of complex and challenging issues on a daily basis, I believe I have proven myself as a very capable manager and a steady leader. If confirmed, I hope to bring those same skills to the Office of Housing.

I am very grateful to President Bush and Secretary Jackson for their trust and confidence. Should you confirm my nomination, I pledge to work closely with you and your staffs as we look for new ways to better assist our fellow Americans.

At this time Mr. Chairman, I will try to answer any questions you or the other Senators may have and I thank the Committee for their time.

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