

Testimony of David Uejio
Nominee to be Assistant Secretary for Fair Housing and Equal Opportunity of the
U.S. Department of Housing and Urban Development
Before the Senate Committee on Banking, Housing, and Urban Affairs
August 5, 2021

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

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

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

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

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

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

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

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

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