

Committee on Banking, Housing, and Urban Affairs
Nomination Hearing for Mr. Joseph Gormley, Mr. Francis Cassidy, Mr. Paul Hollis, and
The Honorable Travis Hill
October 30, 2025

Questions for Mr. Francis Cassidy, to be Assistant Secretary, Department of Housing and Urban Development, from Ranking Member Elizabeth Warren:

Experience & Management

1. Prior to your appointment to HUD earlier this year, you exclusively worked in commercial real estate finance. As FHA Commissioner, you would oversee the \$1.5 trillion FHA insurance fund, the flagship program of which is a single-family mortgage program that serves more than 8 million U.S. homeowners, most of whom are either first-time homebuyers or people who live in underserved areas. You would also be responsible for helping to administer project-based rental assistance programs, manufactured housing, and housing counseling.

- a. What experience do you have working with and understanding the needs of individual homebuyers?

RESPONSE: While the specific loan size or property type may differ, the fundamentals of sound, responsible lending are the same; understanding the borrower’s goals, counseling them through complex transactions, and ensuring the financing structure supports long-term success.

Throughout my career in commercial real estate finance, I have led and closed billions of dollars in FHA, and GSE-backed transactions. In each case, my job was not just to “do a deal,” but to listen to the client, understand their vision for a community, and guide them through a highly technical process so they could reach their goals responsibly.

That same mindset is exactly what FHA’s single-family program embodies: helping people, whether it is a first-time homebuyer or a nonprofit sponsor, access opportunity through financing that is sustainable and fair. My experience has shown me that whether you are helping a family buy a home or a developer build affordable housing, the goal is the same: creating opportunity.

- b. Please describe your previous experience in project-based rental assistance programs, manufactured housing, or housing counseling?

RESPONSE: Much of my work involved FHA-insured multifamily transactions, including properties that received project-based rental assistance and served low- and moderate-income households. Those experiences gave me deep familiarity with how HUD programs operate on the ground; from underwriting and compliance to long-term property management and resident outcomes.

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On manufactured housing, I have worked closely with lenders and investors in that sector and understand both the financing nuances and the critical role manufactured homes play in addressing our nation’s affordable housing needs.

2. What is the size of the largest team you managed prior to joining HUD and how does that compare to the size of FHA?
 - a. Are you planning on undertaking any additional staffing changes at FHA?

RESPONSE: In my prior roles, I led and coordinated teams that varied by assignment. On certain complex transactions, the working group could exceed a dozen professionals, including analysts, underwriters, attorneys, and asset managers, all collaborating to deliver on tight timelines and strict compliance standards.

Within my organization, our FHA and HUD-focused group included over 50 professionals nationwide, and I was the lead on several major projects and initiatives. While FHA is obviously much larger in scope and scale, the leadership principles are the same: setting clear goals, fostering collaboration across program offices, and ensuring accountability.

My experience managing high-performing, mission-driven teams under complex regulatory frameworks directly translates to leading FHA’s talented workforce in carrying out its mission to expand access to homeownership and affordable housing.

The Department will ensure appropriate staffing levels are in place, so programs and offices continue to operate effectively.

Single Family Housing

3. Between 2021 and 2023, FHA helped a record number of first-time homebuyers access affordable mortgage lending and homeownership.¹ Based on current year-over-year trends, do you expect FHA to be on track to continue building on this progress to expand access to homeownership and if not, why?

¹ HUD, “The U.S. Department of Housing and Urban Development Delivers for the American People: Increasing Home Ownership Opportunities, Adding to the Supply of Affordable Housing, Expanding Rental Assistance and Addressing Homelessness,” January 11, 2024, <https://archives.hud.gov/news/2024/pr24-005.cfm>.

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RESPONSE: FHA is on track to continue to expand access to homeownership and the American dream. This success has been driven by recent rule changes, a rise in loan activity, and a strong focus on serving first-time homebuyers. These efforts are supported by changes that have made loan processing more flexible and efficient, and by increases in the volume of FHA-insured mortgages.

As of June 2025, the first-time homebuyer share of FHA single-family mortgage volume was at the highest rate in the past decade at 84.2 percent. For Fiscal Year 2025, the first-time homebuyer share of FHA single-family mortgage volume is on track to exceed the percentage from the prior fiscal year.

4. During the Biden Administration, FHA was regarded as one of the most transparent and collaborative government agencies, placing all significant policy changes on the drafting table. So far, the single-family team at FHA has not allowed for public input on any policies since the start of the current Administration, and the multifamily team has only used the drafting table for forms rather than for meaningful policy changes. We have also heard that it's hard for organizations representing borrowers to secure meetings with your office.
 - a. Why are you not leveraging public input in the policymaking process? Can you commit to increasing the use of the drafting table and to taking meetings with stakeholders representing borrowers?

RESPONSE: FHA plans to make use of the drafting table as soon as we end the government shutdown and can resume our work on policy. I will also commit to continuing to meet with stakeholders representing borrowers.

- b. Please list stakeholders that you have met with.

RESPONSE: FHA meets regularly with a wide variety of stakeholders representing all facets of the housing market.

5. In March FHA issued new guidance limiting loan eligibility to U.S. citizens and permanent residents. FHA plays a critical role in helping lower-wealth borrowers access credit, including borrowers who are not first-time homebuyers but may need assistance re-entering the housing market due to unexpected hardships or changing circumstances (e.g., job loss, medical expenses).
 - a. Do you support restricting FHA financing to first-time homebuyers?

RESPONSE: This update aligns FHA's requirements with recent executive actions that emphasize the prioritization of federal resources to protect the financial interests of American citizens and ensure the integrity of government-insured loan programs.

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To be eligible for FHA-insured financing, borrowers must be either U.S. citizens or lawful permanent residents. Citizens of Federated States of Micronesia, the Republic of the Marshall Islands, or the Republic of Palau are also eligible. This applies to all Title II Forward and HECM programs, as well as Title I loans.

Language Access

6. As you know, when trying to assist a borrower with a financial hardship to avoid foreclosure, it is critical that the borrower fully understands their options. Yet you eliminated the requirement that notices related to loss mitigation be available in Spanish at a minimum and that servicers provide borrowers with information on language accessibility.

- a. Do you believe the lack of clear communication will result in more foreclosures?

RESPONSE: It is important that Mortgagees maintain communication with borrowers in need of the loss mitigation options available for homeowners' experiencing hardship. HUD will continue to ensure that the timely communication with borrowers facing hardship is a priority as FHA implements the updates to the home retention and loss mitigation policies in its single-family mortgage insurance program.

- b. When you made this decision about language accessibility, did you consider the cost to the fund and the taxpayers?

RESPONSE: In recent years there have been elevated instances of re-default for borrowers that have used multiple FHA home retention and loss mitigation options. The policy updates put in place this year will prudently sunset the Covid-era pandemic loss mitigation options that allowed borrowers to use multiple loss mitigation options. These changes will better protect taxpayers from unnecessary financial risks while continuing to provide home retention options to American homeowners facing hardship.

- c. Additionally, HUD removed from its website existing documents and forms that were being used regularly by homeowners and renters. How can you justify removing documents that were already translated using taxpayer dollars, essentially ripping up this work?

RESPONSE: HUD remains committed to providing access to resources that can assist households facing hardship. There are numerous ways that borrowers can establish contact with assistance services, including those

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directly provided on the HUD website at the following page:
<https://www.hud.gov/helping-americans#close>

Project Based Rental Assistance (PBRA)

7. Your office provides annual funding for project-based rental assistance that helps to subsidize development and rental costs nationwide. 1.3 million housing units are funded through PBRA, and more than half of PBRA-funded units help house low-income seniors.

- a. What would happen to those rental homes and the people who live in them if HUD suddenly stopped paying the rental assistance?

RESPONSE: HUD plays a role in providing rental assistance, in giving project-based vouchers and helping people in their time of need. HUD is committed to adhering to the law and the contractual obligations of the PBRA program to support tenants and property owners.

- b. Why did HUD propose cutting overall rental assistance funding in half as part of the skinny budget?

RESPONSE: Since arriving at HUD, the Department has made it a priority to take inventory of our programs and identify what truly serves both taxpayers and residents, rather than applying Washington's failed one-size-fits-all approach. Our proposal would replace this inefficient system with a state-based formula grant that empowers states to design solutions suited to their own needs that protects the elderly and disabled.

- c. Will this cut impact FHA's ability to attract private capital that helps build more housing?

RESPONSE: FHA is confident that we will maintain a robust partnership with the private sector who ultimately increases the supply of housing. We will maximize the resources available to lower housing costs and increase supply across the country while supporting those in need of federal assistance.

8. You have previously mentioned that a state block grant could be an alternative to PBRA.

- a. How will states get money to fill in the gap that would be left without PBRA?

RESPONSE: This proposal creates the opportunity for greater partnership and collaboration across levels of government by requiring states and localities to have skin in the game and carefully consider how their policies

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hinder or advance goals of self-sufficiency and affordable housing in their communities.

The President’s budget proposal will encourage states to look closer at their own policies and have the flexibility to design their own solutions. I would also note that twenty-eight states already run their own state-wide public housing authority, five of which are Moving to Work Agencies that already have several important regulatory flexibilities. These states do have the infrastructure to take on this new responsibility, and I’m committed to working with Congress and all 50 states on an effective transition to the State Rental Assistance Program proposed in the President’s budget.

- b. What happens to the affordability of housing developments if certain states choose not to fund PBRA under a state block grant framework?

RESPONSE: See above.

Housing Counseling & Staffing

- 9. Housing counseling can help first time homebuyers and buyers from underserved communities access mortgages and counselors have been shown to play a critical role in helping borrowers facing financial hardship in avoiding foreclosure. For this reason, in the Dodd-Frank Act, Congress required HUD to establish an Office of Housing Counseling. During the government shutdown, HUD rified the entire housing counseling department except for the Deputy Assistant Secretary leading the department. This will have a significant impact on the ability of HUD to provide housing counseling funds to the field and to provide the infrastructure that the sector relies on. Ultimately, this may result in fewer FHA mortgages being written and more FHA mortgages going to foreclosure.

- a. Do you support the elimination of the entire housing counseling department?

RESPONSE: HUD is currently involved in active litigation involving this topic so I am unable to comment on this at this time.

- b. Do you believe that the lack of housing counseling funding will result in fewer FHA mortgages being written due to housing counseling requirements?

RESPONSE: Each day, FHA loans continue to close that involve partnership with housing counselors at the local level – and this will continue. FHA will continue being prudent fiscal stewards of taxpayer-supported programs, which ensure that the single-family mortgage insurance programs remain an available financing option for credit-worthy families looking to attain homeownership.

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- c. Did you model the financial impact on the fund of eliminating an entire department in this manner?

RESPONSE: FHA will remain prudent fiscal stewards of the taxpayer-supported programs that help facilitate access to the American dream of homeownership and affordable rental housing.

- d. If confirmed, are you planning any additional staffing changes?

RESPONSE: FHA leadership remains committed to running its taxpayer-supported programs in the most efficient way possible, mitigating financial risks and ensuring households have access to affordable housing opportunities.

Home Equity Conversion Mortgages for Seniors (HECM)

10. Seniors now have more than \$14 trillion dollars locked up in their homes, while estimates suggest fewer than half have adequate income for retirement. Consequently, many of them will need to tap their home equity, yet older people on a small, fixed income will likely have trouble accessing a traditional HELOC or second mortgage.
- a. Do you believe the HECM reverse mortgage program is an important option for these seniors, or do you believe the private market can handle this need by itself?

RESPONSE: HUD will ensure that our programs are fulfilling their mission and serving the American people in the most efficient and effective manner possible.

Multifamily Housing

11. HUD proposed reducing mortgage insurance premiums (MIPs) to .25% for all FHA Multifamily Insurance Programs, which is effective for multifamily mortgage insurance applications submitted or amended on or after Oct. 1. The notice also eliminated three MIP categories - energy efficient housing, affordable housing, and broadly affordable housing.
- a. Why did your office eliminate three MIP categories? What are the implications?

RESPONSE: We are fully committed to executing the President's goal of lowering the cost of living for American households. At HUD, that starts with removing regulations and compliance mandates that have driven up construction costs. Setting a single 25-basis-point MIP across all FHA programs simplifies pricing, promotes new development, and supports

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affordability. By reducing compliance burdens, we encourage more private-sector participation and that's how we expand housing supply and lower costs nationwide.

Green and Resilient Retrofit Program (GRRP)

12. The Inflation Reduction Act authorized \$1 billion to make HUD-assisted rental housing less expensive to operate and safer to live in. It is called the Green and Resilient Retrofit Program. Initially, your office illegally halted work on the program, even though HUD had legally obligated the awards. HUD also canceled contracts needed for due diligence on the grants and loans.

a. To what extent were you involved in the decision to freeze GRRP grants?

RESPONSE: HUD is currently involved in active litigation regarding this program, so I am unable to provide deliberative information.

b. Now that a federal court has required HUD to continue processing these awards, when does your office plan to provide guidance to awardees on how to complete the necessary due diligence?

RESPONSE: HUD is currently involved in active litigation regarding this program, so I am unable to provide deliberative information. What I can assure you is the Department will always follow the law and comply with court orders.

Flood Risk Management

13. In June, FHA rolled back federal floodplain management standards in housing and mortgage financing. These standards help protect residents and their homes from floods that are often life threatening.

a. What studies did your office conduct prior to making these policy changes?

RESPONSE: This change merely restored the previous longstanding policy.

b. Which geographic areas does HUD expect will be most affected by these policy changes?

RESPONSE: FHA only rescinded ML 2024-20, which required that the lowest floor in newly constructed properties located within the one-percent-annual-chance (100-year) floodplain be built at least two feet above the Base Flood Elevation (BFE). This standard would have limited the land available for development and increased the cost of construction for FHA-insured

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single-family properties, thereby exacerbating the insufficient supply of affordable housing for the next generation of homebuyers. This change is necessary to restore the previously established policy and provide clarity on the current applicable standards for new construction property eligibility and documentation requirements.

- c. What alternative steps is HUD taking to reduce flood and other climate-related risks to taxpayers and to ensure that people and their homes are safe in the event of a major disaster, such as flooding?

RESPONSE: HUD will work with our partners across the federal government, in Congress, and in state and local governments to ensure that homeowners are able to access the insurance products they need to protect their property.

GSE Reform

14. FHA along with the enterprises play a crucial role in the housing finance system.

- a. Is FHA involved in current conversations with the administration around the privatization of Fannie and Freddie?

RESPONSE: HUD plays a critical role in America's housing finance system through FHA and Ginnie Mae, and the Department will remain in communication with our partners at FHFA, Treasury, and Congress on this important issue.

- b. Do you think that FHA should be involved?

RESPONSE: We are happy to collaborate with the team at the Federal Housing Finance Agency (FHFA) and/or provide input on questions pertaining to the broader housing finance system.

- c. How would GSE privatization impact FHA?

RESPONSE: This would depend on the path that potential GSE privatization follows, particularly, with respect to the credit box of Fannie Mae and Freddie Mac, product offerings, and loan-level pricing.

General Policy

15. What do you think the federal government's role should be in expanding housing supply and increasing affordability?

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RESPONSE: The federal government’s role in expanding the housing supply and increasing affordability should be primarily deregulatory, with a focus on local control and private sector investment. The federal government should work as a partner to the private sector by providing incentives to build more housing units and ensure more competition in the market to provide more affordable options to the public.

16. President-elect Trump has suggested that undocumented immigrants are to blame for America’s housing crisis and called for mass deportations.² However, roughly 30 percent of construction workers in America are immigrants,³ and economists have found that mass deportation would reduce the supply of skilled construction workers by 1.5 million, driving up the cost of housing even further.⁴

- a. Do you believe that immigration is the primary cause of housing unaffordability? Please provide data to explain your position.

RESPONSE: There are numerous factors that influence the affordability of housing across the country. In recent years there has been an increase in the foreign-born share of the U.S. population and, holding other factors constant, their demand for housing has put upward pressure not only on the cost of housing but also other goods and services in the economy.

- b. Do you support mass deportation as a solution to the housing crisis?

RESPONSE: HUD and FHA do not establish and implement federal immigration policy.

17. Please describe your theory of the driving causes of and solutions for the housing crisis?

RESPONSE: The housing crisis has been driven by a lack of supply due to chronic underbuilding, burdensome regulations, and an increased demand from population growth and migration, exacerbated by factors such as higher financing costs. Solutions to the crisis include increasing the housing supply by deregulation,

² New York Times, “Trump Blames Immigrant Surge for Housing Crisis. Most Economists Disagree,” Jeanne Smialek, Lydia DePillis, and Natasha Rodriguez, October 11, 2024, <https://www.nytimes.com/2024/10/11/business/economy/trump-housing-crisis-deportations.html>.

³ American Immigration Council, “Mass Deportation: Devastating Costs to America, Its Budget and Economy,” October 2, 2024, <https://www.americanimmigrationcouncil.org/research/mass-deportation>.

⁴ *Id*; CNN Business, “Here’s how mass deportations could change the housing market,” Samantha Kelouya and Julia Vargas Jones, November 19, 2024, <https://www.cnn.com/2024/11/19/economy/new-home-undocumented-immigrants-trump/index.html>.

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incentivizing affordable housing construction, and fostering collaboration through public-private partnerships to further address the crisis.

18. What role do you believe FHA plays in addressing the housing crisis? Please touch on the role of both single-family and multifamily lending, PBRA, and housing counseling.

RESPONSE: FHA plays an important role in addressing housing challenges across the country. Each of our program offices plays a vital role in expanding the supply of housing, supporting borrowers and tenants, and fostering access to homeownership. We are committed to streamlining and taking inventory of each of our programs to reduce costs, increase housing supply, and protect the safety and soundness of the Mutual Mortgage Insurance Fund.

19. Private equity firms and other institutional investors can outbid families for homes and then raise rents and neglect repairs for tenants and families.

- a. Do you agree that corporate investors buying up rental properties, crowding out individual buyers, and raising rents for renters is a problem?

RESPONSE: If confirmed, my goal will be to do everything possible to ensure access to fair, affordable housing. FHA will work to reduce the cost of housing and put the American people first.

- b. If so, what specific concerns do you have about these practices and how do you intend to address them as Assistant Secretary?

RESPONSE: See above.

20. Private equity firms have been increasingly buying the land underneath manufactured home communities, one of the most affordable housing options available to families, with 12 firms now owning over 1,200 manufactured housing parks in the United States.⁵

- a. Do you think it is a problem that institutional investors are buying up manufactured housing parks and raising rents on families?

RESPONSE: The FHA does not have regulatory authority regarding the cost of rent in manufactured housing communities. That authority lies with the state and local governments.

⁵ Private Equity Stakeholder Project, "PESP Private Equity Manufactured Housing Tracker," September 13, 2024, <https://pestakeholder.org/pe-sp-private-equity-manufactured-housing-tracker/>.

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- b. If so, what specific concerns do you have about these practices and how do you intend to address them as Assistant Secretary?

RESPONSE: See above.

Committee Questionnaire

21. Under Committee rules, you are required to provide true and correct responses to all questions in the Committee's questionnaire. Can you confirm that you have provided complete, true, and correct answers to all of the Committee's questions in the questionnaire?

RESPONSE: To the best of my knowledge, all of the responses I have provided have been true and correct.

22. The Committee questionnaire requires you to list all of the formal speeches, presentations (e.g., PowerPoint), and public statements you have delivered during the past ten years which are on topics relevant to the position for which you have been nominated, including dates and name of the forum you delivered the speech, presentation, or public statement. The questionnaire also requires you, if available, to provide the Committee with one digital copy of each formal speech, presentation, and public statement, and if text is no longer available, list the date, place, and organization or group to whom you made the speech or presentation. Can you confirm that you have provided complete, true, and correct disclosures in response to the Committee's requirements?

RESPONSE: To the best of my knowledge, all of the responses I have provided have been true and correct.

Nomination

23. During or leading up to the selection of your nomination, did anyone on the Trump campaign, transition team, or other closely related entity approach you about your loyalty to President-elect Trump? Did you sign a loyalty pledge or other similar oath?

RESPONSE: The oath I have pledged is one to uphold the Constitution of the United States of America. I support the President and am honored that he nominated me for this role.

24. During or leading up to the selection of your nomination, did you discuss Project 2025 with any officials directly or associated with the Heritage Foundation? If so, please explain.

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RESPONSE: I am and will always be committed to maintaining confidentiality in my conversations with you, other elected officials, policy makers and their advisors / staff unless there is a legal responsibility to the contrary.

25. Please provide a comprehensive list of the people who approached you about joining the administration.

RESPONSE: See response to #24 above.

26. Did any person provide advice to you, oral or written, on your responses to these questions? If so, please provide a comprehensive list of the individuals or organizations that provided assistance.

RESPONSE: My responses to these questions were reviewed under the customary practices of recent administrations.

Congressional Oversight and Whistleblower Protection

27. If confirmed, will you commit to making yourself available to provide testimony (including but not limited to briefings, hearings, and transcribed interviews) to the Committee on any matter within its jurisdiction, upon the request of either the Chair or Ranking Member?

RESPONSE: If confirmed, I will work with the committee to make myself and employees of HUD available to the Committee as appropriate.

28. If confirmed, will you commit to fully complying with all information requests from me and responding to those requests in a timely manner?

RESPONSE: If confirmed, I will respond to requests for information as appropriate.

29. If confirmed, do you intend to respond to congressional information requests differently depending on who is making the request?

RESPONSE: If confirmed, I will respond to requests for information as appropriate.

30. If confirmed, will you commit to complying with any federal protections for whistleblowers?

RESPONSE: Yes.

Public Integrity

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31. Will you commit to recuse yourself from any matters involving your former employers or clients for 4 years while serving as Housing and Urban Development Assistant Secretary?

RESPONSE: If confirmed, I will comply fully and faithfully with all obligations under the ethics laws.

32. For at least 4 years after leaving the Department of Housing and Urban Development , will you not seek employment or compensation from (1) any entity that you personally and substantially interacted with in your role as Assistant Secretary and (2) from any entity that lobbies the Department of Housing and Urban Development ?

RESPONSE: If confirmed, I will comply fully and faithfully with all obligations under the ethics laws.

33. Will you commit to not receiving any compensation from any entity that was within the Department of Housing and Urban Development jurisdiction, whether or not a filing was made, for at least 4 years after leaving the Department of Housing and Urban Development ?

RESPONSE: If confirmed, I will comply fully and faithfully with all obligations under the ethics laws.

FHA Website Messages

34. Since September 30, 2025, and notably under your leadership as Principal Deputy Assistant Secretary, a bright red message has appeared on the FHA website displaying the following message: “The Radical Left in Congress shut down the government. HUD will use available resources to help Americans in need.”⁶

- a. Describe your involvement in the decision to post this message on the FHA website.

RESPONSE: HUD uses the Department’s website to communicate the status of programs and operations to the public. For more information on the shutdown and the agency lapse plan, I would refer you to [hud.gov/lapseplan](https://www.hud.gov/lapseplan).

- b. Provide a summary explaining why this message is on FHA’s website.

RESPONSE: See above.

⁶ FHA, <https://www.hud.gov/fha#close>

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- c. Provide a list of any and all officials and roles at FHA who were involved in or responsible for the decision to post this message on the Agency’s website.

RESPONSE: HUD’s website is managed by Department personnel. For more information on the shutdown and the agency lapse plan, I would refer you to hud.gov/lapseplan.

- d. Provide a list of any and all officials and roles at HUD who were involved in or responsible for the decision to post this message on the Agency’s website.

RESPONSE: See above.

- e. Provide a list of any and all officials and roles at OPM who were involved in or responsible for the decision to post this message on the Agency’s website.

RESPONSE: See above.

- f. Provide a list of any and all officials and roles at the White House who were involved in or responsible for the decision to post this message on the Agency’s website.

RESPONSE: See above.

- g. Summarize and describe any and all government processes that were followed to make the determination to issue partisan public communications, website postings, messages, and other materials regarding the shutdown at FHA.

RESPONSE: See above.

- h. Provide any and all costs of posting these messages (including but not limited to personnel costs and technology costs).

- i. Specify the source of funds for these expenses.

RESPONSE: See above.

- 35. What internal directives, if any, did FHA, HUD, OPM, or White House leadership provide to rank-and-file employees regarding email “out of office” messages and other communications during the shutdown from September 30, 2025, to present?

RESPONSE: For information on procedures for employees during a lapse in appropriations, I would refer you to hud.gov/lapseplan.