

**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**  
**April 18, 2023**

Thank You Chairman Brown, Ranking Member Scott, and Members of the Committee. I am honored to appear before you again today as the nominee for Assistant Secretary for Fair Housing and Equal Opportunity at the Department of Housing and Urban Development.

I want to thank 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 steadfast support during the 17 years I have spent as a career civil servant. I particularly want to thank my wife, who has believed in me every step along the way, and our two wonderful children for their love and inspiration.

I have seen firsthand the unparalleled opportunity offered by the American dream. My great-grandparents arrived in this country with nothing, building their first house in rural Hawaii with their own hands. Our family also faced down the challenge of discrimination; my grand-uncle was interned in 6 different states during World War II before reuniting with his wife and children in Hawaii.

Though there were challenges, those generations worked hard for their piece of the American dream, and to pass on greater opportunity to their children than they had themselves. For my family, and for so many others, access to stable housing served as an engine for prosperity, providing a safe roof over our heads and a chance to build equity at the bank.

Over the past 17 years I have been blessed to serve the American people as a career civil servant at the National Institutes of Health, the Pentagon, and at the Consumer Financial Protection Bureau (CFPB).

Over that time, I have been called upon repeatedly to stand up or reinvigorate agencies and to solve complex problems preventing them from delivering for the American people. I have deep expertise in leading, designing, and strengthening federal programs, offices, and processes.

In my 11 years at the CFPB, I have had the opportunity to work as Chief Strategy Officer for Directors from both parties to implement their policy and operational priorities. And in January of 2021 the President asked me to serve in the capacity as Acting Director of the Bureau.

During my 10 months leading CFPB, I moved swiftly to address consumer harm amidst the COVID-19 pandemic. I adopted a laser-like focus on housing insecurity, as housing is a cornerstone issue for the financial stability of American consumers. Under my leadership, the Bureau used all available policy tools to require that struggling homeowners had access to every

opportunity to stay in their homes and to ensure tenants eligible for protections were apprised of their rights. I doubled the number of fair lending examinations the Bureau conducted, with a particular focus on redlining and other discriminatory practices in the mortgage market under the Equal Credit Opportunity Act and its implementing Regulation B, the Fair Housing Act's parallel in the consumer credit market.

Since that time, I have led the law enforcement and compliance work of the CFPB, enforcing fairly and impartially the laws Congress has written to protect American consumers. I have overseen more than 700 nationally-distributed staff, who are tasked with undertaking hundreds of compliance examinations and enforcement investigations or actions under the 20-plus consumer laws and implementing regulations that Congress assigned the CFPB to enforce.

As we commemorate the 55<sup>th</sup> anniversary of the Fair Housing Act this year, I am deeply humbled to be nominated to carry out its statutory purpose to protect all Americans from discrimination in housing so that every family can claim their piece of the American dream.

Discrimination in housing has evolved in profound ways over the years. Housing discrimination is no longer explicitly codified in federal mortgage policy or enforced via exclusionary racial covenants. But we now live in a world where access to housing is increasingly defined by algorithmically-generated indicators in credit scoring and tenant screening, which themselves could bake in discrimination or exclusion in ways that are insidious and difficult to detect. And as Main Street communities across our nation grapple with how to meet their housing needs, Wall Street investors are eyeing those same neighborhoods for short-term profits.

And not everything has changed; while many of the methods of housing discrimination may have shifted, we are no closer to closing the Black-White homeownership gap than we were when the Act was signed into law. Amidst a precipitous shortfall in housing supply, too many Americans are finding themselves unable to guarantee safe and stable housing for their families.

If 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 fair access to housing for all Americans. Thank you to this Committee for the privilege of appearing before you today and I look forward to answering your questions.