NOMINATIONS OF RETA JO LEWIS AND ELIZABETH DE LEON BHARGAVA

HEARING
BEFORE THE
COMMITTEE ON
BANKING, HOUSING, AND URBAN AFFAIRS
UNITED STATES SENATE
ONE HUNDRED SEVENTEENTH CONGRESS
FIRST SESSION
ON
NOMINATIONS OF:
RETA JO LEWIS, OF GEORGIA, TO BE PRESIDENT AND CHAIR, EXPORT-IMPORT BANK OF THE UNITED STATES

ELIZABETH DE LEON BHARGAVA, OF NEW YORK, TO BE ASSISTANT SECRETARY OF ADMINISTRATION, DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

OCTOBER 26, 2021

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NOMINATIONS OF RETA JO LEWIS AND ELIZABETH DE LEON BHARGAVA

TUESDAY, OCTOBER 26, 2021

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

The Committee met at 10:02 a.m., via Webex and in room 538, Dirksen Senate Office Building, Hon. Sherrod Brown, Chairman of the Committee, presiding.

OPENING STATEMENT OF CHAIRMAN SHERROD BROWN

Chairman Brown. The Banking, Housing, and Urban Affairs Committee will come to order. Welcome to the witnesses.

We are operating in a hybrid format. The two witnesses are in person; Members have the option to appear in person or virtually. They know the rules. I will not repeat them. Our speaking order will be as usual, by seniority of the Members who have checked in before the gavel came down, either in person or virtually.

The Committee today considers the nomination of two highly qualified women, one to be President and Chair, Reta Jo Lewis, to be President and Chair of the Export-Import Bank, and Elizabeth de Leon Bhargava, to be Assistant Secretary for Administration, Department of Housing and Urban Development. We congratulate the nominees. We thank them for appearing. We welcome their families and friends in attendance. Both nominees are highly qualified, ready to work for the American people, for their jobs, their businesses, their homes.

As President of the five-member Ex-Im Board, Ms. Lewis would be responsible for leading our country’s official export credit agency, as it supports U.S. workers and manufacturers in my State of Ohio, the Ranking Member’s State of Pennsylvania, and throughout our country in the face of competition, often unfair, from Nations like China.

These nominees are trailblazers of their own right. Ms. Bhargava was the first Latina to serve as Deputy Secretary for Labor for New York State. Ms. Lewis would be the first Black woman to lead Ex-Im. It is a welcome change. We in this Committee recognize, many of us do, that our Government works better when it looks like America, bringing in different viewpoints and attitudes and mores, and it works best if it reflects the diversity of American manufacturers and small businesses.

A proud native of Statesboro, Georgia, the same State as my mother, also from a small town that many people have not heard of—if I could say that, Ms. Lewis—she has more than 25 years of
distinguished leadership experience in international affairs law and public policy.

Ms. Lewis, we have two Members of this Committee from Georgia. To my knowledge, other than the Agriculture Committee, it has been the only time that two members in the same party have been on a committee in the Senate at the same time. Perhaps that is not true, but in my observation it has been.

Ms. Lewis serves as Senior Fellow and Director of Congressional Affairs at the German Marshall Fund, a nonpartisan policy organization dedicated to strengthening transatlantic cooperation. At the German Marshall Fund, Ms. Lewis leads bipartisan exchanges from Members of Congress. She served at the State Department in the Obama years, helped build and support relationships among the Department, State and local governments, and foreign counterparts. If confirmed, she will head an agency vital to manufacturing jobs in Ohio.

Yesterday, I was at a place called MAGNET, one of the innovative manufacturing sort of agencies, associations, workplaces in Ohio, and we talked about the importance of Export-Import. There are 100 export credit agencies and credit programs around the world that support foreign manufacturers. China's export finance activity is larger than all the export credit provided by the G7 countries combined. We can expect China to continue using export credit as a weapon to win manufacturing business in critical sectors.

Ohio jobs depend on your success, Ms. Lewis.

As Assistant Secretary for Administration, HUD, Ms. Bhargava would be responsible for ensuring the Department has talented and dedicated public servants and is able to meet our most pressing housing challenges. She would oversee offices responsible for recruitment and staffing procurement and providing administrative support for HUD employees.

She has extensive experience at the highest levels of State and local governments. For 5 years, she was Deputy Secretary for Labor in New York. She managed a portfolio of agencies with a budget exceeding $5 billion and overseeing 5,000 employees. Served as the First Deputy Chief of Staff to the Speaker of the New York City Council; she managed a staff of 300. She served as Deputy Commissioner for the city’s Department of Small Businesses, served in the State Office of the Attorney General.

We are glad to have you here today, Ms. Bhargava.

We are grateful for both of you, for your service in the past. We are grateful you want to serve here also. I look forward to your testimony. And I would offer that at the beginning of your testimony or any time during it you can certainly feel free to introduce family members.

Ranking Member Toomey.

OPENING STATEMENT OF SENATOR PATRICK J. TOOMEY

Senator Toomey. Thank you, Mr. Chairman.

Ms. Bhargava and Ms. Lewis, welcome to the Committee. I, too, would like to commend both of you for your longstanding commitment to public service, and I thank you for your willingness to continue that service in these new capacities.
First, Ms. Bhargava has been nominated to serve as the Assistant Secretary for Administration at HUD. HUD would play a central role in the Democrats’ $3.5 trillion, or however many trillion it ends up being, reckless tax-and-spend bill, which is currently being negotiated. The plan includes $300-plus billion for new spending for housing programs. Billions of this aid is not targeted. Some of these programs have weak means testing and loopholes. There are no work requirements, even for able bodied adults with no dependents. They and many people of above average income will do quite well under some of these programs.

Let us consider several of the bill’s flawed housing provisions. To start with, there is the bill’s $80 billion for renovating public housing. Now it is interesting. The Biden administration did not even request that amount. The Biden administration requested only $40 billion.

So why does the bill have $80 billion? Well, it just so happens that the New York City Housing Authority wanted $40 billion all for itself, but our Democratic colleagues could not very well pass a bill that sends 100 percent of public housing money to New York City. That would be a bit of a problem for the 48 Democratic Senators that do not represent New York.

So instead, Senator Schumer promised to “double down” on the Administration’s proposal and “use all of my power as Majority Leader to secure a funding package that can restore and transform the New York City Housing Authority.” And, lo and behold, we now have $80 billion, substantially all of which will not be distributed using the existing formula but, rather, by executive fiat. It certainly looks a lot like Senator Schumer securing a $40 billion earmark or, as I like to call it, a “Schumark.” As a result, it appears likely that half of all the bill’s public housing dollars will go to a housing authority plagued by scandals, bribery, and chronic mismanagement.

It is also concerning to see Democrats intent on spending billions more on outdated public housing projects. Public housing projects concentrate poverty and crime and trap families in generational cycles of dependency and despair. Two decades ago, both parties recognized their flaws, and that is why Congress placed a cap on the number of public housing units, on a bipartisan basis, with the Faircloth Amendment. But now our Democratic colleagues’ reconciliation bill would effectively repeal this cap so that new public housing units can go up.

There is also the $9 billion in down payment assistance for first-time and first-generation home buyers except that you can qualify for this money even if you or your parents previously had a home. So much for first time and first generation. Oh, and you do not have to be low-income to qualify. In areas like Washington, DC, a person earning $180,000 a year could qualify. That covers pretty much every single Member of Congress.

Worst of all, the program is a thinly disguised attempt to give assistance to home buyers based more on the color of their skin than their financial need, something that is very likely unconstitutional. Democrat Chairwoman Maxine Waters has said the objective of this program is to help address the racial wealth and home ownership gaps, and thus, the bill directs HUD to allocate funds
in part based on “racial disparities in home ownership rates.” Now let me be clear. Increasing wealth and home ownership rates among minorities is a perfectly fine goal, but designing race-based policies and benefits is not.

Now I want to turn to the Ex-Im Bank. Ms. Lewis has been nominated to serve as President and Chair of Ex-Im. I continue to remain deeply skeptical of Ex-Im and its role in the American and global economy. Taxpayers ultimately bear the consequences of undue risks taken by Ex-Im. And if we want to promote domestic manufacturing and increase competitiveness of U.S. exports, as I do, what we need to do is create a favorable climate by maintaining low taxes, provide regulatory certainty, and cut red tape to attract capital formation.

To claim that Ex-Im is needed to achieve these goals simply defies the facts. The vast majority of American exports get done without any Ex-Im support. We have reviewed annual data, export data, from 2007 through 2020. In that period, the highest percent of U.S. exports using Ex-Im financing was in 2012, and it was only 2.3 percent. And that was when Ex-Im had everything going for it. It was fully operational. It had a quorum on its board. It had not reached its lending limit.

The reality is we are, the United States is, the world’s second largest exporter of goods behind only China. We lead the world in value-added exports. And we do it almost entirely without Ex-Im financing. Not only is Ex-Im financing not needed, but it is often nothing more than crony capitalism, providing taxpayer-financed subsidies to some of the world’s largest companies who have plenty of access to private capital.

Consider Ex-Im’s recent deal guaranteeing an $82 million loan from JPMorgan to Qantas Airline for the purpose of buying jets from General Electric. So let’s see. JPMorgan is the largest bank in America, Qantas is the largest airline in Australia, and GE is one of the largest industrial companies in the world. They do not need American taxpayer subsidies to do a deal.

Mr. Chairman, I look forward to hearing from today’s nominees.

Chairman BROWN. I thank the Ranking Member.

Would you two please rise and raise your right hands. Do you swear or affirm that the testimony you are about to give is the truth, the whole truth, and nothing but the truth?

Ms. BHARGAVA. I do.

Ms. LEWIS. I do.

Chairman BROWN. Do you agree to appear and testify before any duly constituted committee of this Congress?

Ms. BHARGAVA. I do.

Ms. LEWIS. I do.

Chairman BROWN. Thank you. Please take your seats. Again, we welcome you to the Committee. As I said, feel free to introduce family members or friends.

Ms. Lewis, if you would begin your testimony, try to keep it to close to 5 minutes. Thank you.
STATEMENT OF RETA JO LEWIS, OF GEORGIA, TO BE PRESIDENT AND CHAIR, EXPORT-IMPORT BANK OF THE UNITED STATES

Ms. Lewis. Chairman Brown, Ranking Member Toomey, distinguished Members of this Committee, I am honored to appear before you today and deeply humbled by the faith that President Biden has placed in me as his nominee to serve as President of the Export-Import Bank of the United States.

As a proud Georgian, I am extremely pleased to testify before my home State Senators, Ossoff and Warnock. I grew up in rural Georgia, in a family dedicated to public service. My mom and dad, Charlie and Alethia Lewis, were small business owners and community leaders who instilled in my siblings and me the value of work. And although my parents are no longer with us, I know they would be extremely proud that I will have the opportunity to support small businesses across this great country, if confirmed.

And while I currently reside in Washington, DC, I have never lost my small-town roots. As all Georgians know, Georgia is always on our minds.

I would also like to acknowledge my siblings, Le'Ontyne and Sharma—and Charlie, who is watching virtually—who are here with me today, as well as friends and family watching who have provided me with their steadfast support.

As a member of the leadership team at the German Marshall Fund, I am keenly aware of the deep connections between Ex-Im and its role in the implementation of the Marshall Plan. If confirmed, I hope to harness this history and lead the Agency into a new historic era through inclusiveness, transparency, and consistent collaboration.

Throughout my career, I have sought to connect the best of America with the world. I have led effective teams in supporting America's businesses and built international partnerships shaped by American values. I have worked to expand inclusiveness in foreign policy, including through the participation in the Leadership Council for Women in National Security, my work in the Transatlantic Inclusion Leaders Network, and the Council on Foreign Relations.

During my tenure as the first ever Special Representative for Global Intergovernmental Affairs at the Department of State, I witnessed the immense positive impact that Americans can have on the world. I saw the generous spirit of our citizens, our willingness to embrace different cultures, and our ability to move the world forward by working in common purpose with our friends and allies.

I have also seen the vital role that entrepreneurs and their workers play in building a strong middle class. While leading strategic alliances at the U.S. Chamber of Commerce and through my work as an attorney, I helped connect small, minority, and women-owned businesses and their organizations with resources and networks to foster strategic alliances and opportunities. I heard their stories and ensured that they were brought into the dialogue on vital business policy matters.

I pursued this work with a spirit of collaboration and bipartisanship. Together, my experiences taught me an essential truth, that Americans are the most hardworking, strongest people on Earth.
And in return, they ask that those of us in positions of leadership stand up for them and create a level playing field.

Today, I ask for your support, and I ask for the opportunity to fight for America’s exporters at Ex-Im. If confirmed, I will lead with integrity, and I will work hard to open new markets and new exporting opportunities. America’s exporters are in a competition to win the 21st century, and Ex-Im must stand shoulder to shoulder with them.

As we work to recover from COVID–19 pandemic, Ex-Im must seize this opportunity to live up to its mission, and Ex-Im must partner with its sister agencies like DFC, USTDA, SBA, and MCC to enhance the global competitiveness of U.S. businesses and workers. Ex-Im must also renew its emphasis on supporting small businesses to help our country’s economy build back better.

If I am fortunate enough to be confirmed, I will lead the Agency with high standards for our stewardship of taxpayers’ dollars, and I will work with all of you to fully implement the provisions of Ex-Im’s 2019 reauthorization with a special focus on initiatives prioritized in that legislation. Last, I will work to diversify Ex-Im’s portfolio by broadening outreach efforts to key sectors and regions like Sub-Saharan Africa. I will also use my bipartisan network to enhance collaboration with State and local elected officials in support of their work to create jobs in their communities.

Thank you again for the opportunity to appear before you today and for your consideration of my nomination. I look forward to your questions.

Chairman Brown. Thank you, Ms. Lewis. I am sorry your parents did not live to see this moment.

Ms. Bhargava.

STATEMENT OF ELIZABETH DE LEON BHARGAVA, OF NEW YORK, TO BE ASSISTANT SECRETARY OF ADMINISTRATION, DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

Ms. Bhargava. Chairman Brown, Ranking Member Toomey, and distinguished Members of the Committee, I am honored and humbled to appear before you today as nominee for the Assistant Secretary for Administration at the Department of Housing and Urban Development. Allow me to begin by thanking President Biden and Secretary Fudge for the confidence and trust they have placed in me. I also thank the Committee for scheduling this hearing and considering my nomination.

I am here today because of my mother, who is joining me today, Rosa Bernard, a strong and determined woman who immigrated to the United States from the Dominican Republic. She raised my sisters and me as a single mom. I am forever grateful to her for teaching me the value of hard work and service. I am also grateful to my in-laws, Mom and Dad Bhargava, who are here with me today visiting from the great State of New Jersey, for being a constant source of strength and encouragement. To my siblings, nieces, nephews, friends, and mentors, thank you. Know that I cherish you all. My youngest sister, Celinas [phonetic], is here with me today. And finally, a special thank you to my husband, Neil, for his abiding love and unwavering support.
I understand from direct, personal experience the critical role HUD plays in the lives of everyday Americans. When I was five, our home was destroyed by fire, and in an instant my family and I were homeless. With no home, we felt vulnerable and challenged to meet the everyday demands of work, school, and life. We were fortunate enough to have the support of Government and community groups, which allowed us to stay together and find safe and secure housing. The experience was a life lesson in the direct role Government can play in supporting families and building communities. It is why I have dedicated my career to public service.

The mission of HUD is to develop and manage programs that address America’s critical housing needs. It provides support to avoid foreclosure, enable home ownership, ensure fair lending, enforce fair housing laws, and provide rental assistance to seniors, veterans, people with disabilities, and low to middle income Americans like my own family.

However, HUD faces its own challenges. Since 2012, HUD’s workforce has decreased by almost 20 percent, and at the same time the demand for HUD’s services has increased substantially. As families emerge from a global pandemic, the need for stable— for the stability of good homes and strong communities. Strong leadership will be the key to ensuring program continuity and that HUD is able to meet its critical mission.

I am a leader with more than 20 years of Government experience and a proven track record delivering outcomes which have directly improved the lives of the communities I have served. I began my career at the Manhattan District Attorney’s Office and from there have held roles of increasing responsibility at the New York State Attorney General’s Office, at the New York City Mayor’s Office, at the New York City Council, and most recently, as the New York State Deputy Secretary for Labor and Workforce.

As the Deputy Secretary for Labor and Workforce, I was responsible for all labor and workforce policy and operations impacting almost 10 million working Americans across both public and the private sector. I managed a portfolio of 9 agencies and task forces operating with a combined budget of more than $5 billion. My leadership enabled the growth of a diverse, inclusive, and talented workforce of 170,000 State workers across 96 State agencies. My responsibilities included negotiating with more than a dozen unions, managing risk for the State, and ensuring compliance with Federal, State, and local labor laws.

My years of Government leadership and management experience have made me realize that consistency, efficacy, curiosity, and humility are the cornerstones of impactful public service.

If confirmed, I commit to working with the Secretary, the Deputy Secretary, colleagues at HUD, and stakeholders to ensure the success of the Department by securing the qualified staff and the resources that are needed to administer the programs that are so critical to the families across this great Nation. If confirmed, it would be a distinct honor to serve as Assistant Secretary for Administration at HUD.

Thank you for the opportunity to testify before you today. I look forward to your questions.

Chairman Brown. Thank you, Ms. Bhargava.
I will start with Ms. Lewis. As you know, Ex-Im fully reopened for business under former President Reed in 2019. The Bank has steadily worked to rebuild its support for American businesses despite the challenges of the pandemic. There is surely tremendous opportunity for Ex-Im to support American manufacturing in the years ahead. If you would outline, Ms. Lewis, if you are confirmed, how do you use this position to support and increase manufacturing jobs in our country?

Ms. LEWIS. You know, Senator, first, thank you so much for this hearing. I really enjoyed the conversation when you and I had an opportunity to visit and talk about Ex-Im.

You know, if confirmed, I see one of my top priorities as aligning with the mission of Ex-Im to support goods and services and those manufactured here in the United States. To support U.S. workers and jobs would be an honor for me. I am the daughter of small business owners. I believe that the work that I have done over my career has been with an intersection between economic security and national security. So it would be important to help expand outreach, education, access, and information about the products and services that Ex-Im provides, especially to small businesses.

I believe that Ex-Im must also be very intentional in the focus that we have on small business because oftentimes there is a disconnect between the U.S.G. and its customers. Interagency coordination with sister agencies, including Commerce and Treasury, would be a way to do this work, which I would love to do, if confirmed. I would also seek to support the competitiveness of U.S. goods and services in the face of aggressive foreign ECA activities.

Chairman BROWN. Thank you, Ms. Lewis. How do you make up for the stupidity and corruption of U.S.-China policy for three decades, where U.S. businesses lobbied Congress for tax breaks and trade policy that encouraged U.S. companies to shut down production in the United States, move overseas, set up production there, and sell products back to the United States? I mean, that is what happened to places like central Pennsylvania and northeast Ohio and why our population is stagnated because of so many lost manufacturing jobs, because of a globalization brought on by greed and really good lobbying of the Congress. How do you turn that around?

Ms. LEWIS. You know, Senator, I believe my experiences at the State Department, traveling and working in China, has given me some very invaluable insights into China’s political system and its economy. I look at the program that Congress put in place for Ex-Im to focus on, the creation of the China and Transformational Export Program. That was in 2019, when Congress recognized the importance of Ex-Im as both a tool to compete with China and one to help build and keep manufacturing here in the United States. I believe this program can help ensure American made exports are not being put at a competitive disadvantage due to unfair financing by foreign ECAs so, instead, they are able to compete on their quality and Americans’ values.

Chairman BROWN. Thank you.

Ms. Bhargava, between 2010 and 2019, HUD’s staffing declined 22 percent. The previous Marcia Fudge, the Director—or Secretary Fudge’s predecessor—had little knowledge, as we know. And I voted to confirm him because he told me he would address the
issues of lead-based paint and lead in pipes leading into homes where too many babies’ brain development was arrested and slowed, but nonetheless, he showed no interest in the Agency and no interest in housing.

Hiring. HUD needs more staff to oversee loan programs, to make sure housing is maintained, to administer critical funding. What do you do to ensure that HUD has the people it needs to fulfill its mission?

Ms. Bhargava. Thank you, Chairman, for that question. It is critical for HUD to have sufficient staff in order to accomplish the critical mission that it has. We are facing, as you stated, an increase in demand of services and a decrease of staff.

Having an overview and an assessment across the Agency of what is taking place, to focus on the hiring, and understanding that we need a robust plan to hire but at the same time looking at retaining the staff—and so my focus would be to do a full assessment to look at the talent acquisition that is needed, so that all programs are able to accomplish their mission, but at the same time look at what is going on with the workplace and ensure that it is a place that people are excited to work, that people want to come to work, and that we can retain the workers once we attract them.

Chairman Brown. Thank you.

Senator Toomey is recognized.

Senator Toomey. Thank you, Mr. Chairman. Just for the record, I want to point out the vast majority of lost manufacturing jobs in America are the result of automation, not trade. Manufacturing went through an experience very similar to agriculture. A hundred years ago, a large majority of Americans worked on farms, but the arrival of tractors and automation made people far more productive. So now we have a very small percentage of Americans working on farms, and they produce more agricultural goods than ever, just as we produce more manufactured product than ever.

But let us talk about the Schumark. As I noted, the Biden administration originally asked for $40 billion for public housing. Senator Schumer doubled that number to 80, which appears to be because of New York City’s Housing Authority wanting $40 billion all for its self. So now it looks like half of all the bill’s public housing money is effectively a Chuck Schumer earmark or a Schumark, as I like to call it, a bailout of a single public housing agency with a history of sex scandals, bribery, and general incompetence.

Ms. Bhargava, I know you used to work for the Speaker of the New York City Council, and I am sure you are familiar with issues surrounding New York City housing. I assume you would acknowledge that the New York City Housing Authority does not provide half of all the public housing in America. You can acknowledge that; right? It is a simple factual matter.

Ms. Bhargava. I am sorry, Ranking Member Toomey. Can you repeat the question?

Senator Toomey. The question is: Can you acknowledge that the New York City Housing Authority provides less than half of all the housing, the public housing, that is provided across America?

Ms. Bhargava. Ranking Member Toomey, I cannot answer that question because I do not know.
Senator TOOMEY. OK. All right. It is much less than half. It is closer to 20 percent.

The bill that our Democratic colleagues are contemplating waives the formula that is in the current law for allocating the Federal dollars among the various public agencies, and that means that Secretary Fudge will have complete discretion in determining which agencies receive the money and how much they get.

Now if you take my word for it that the city of New York provides far less than half of America’s public housing, would it nevertheless seem fair for the Secretary of HUD to direct half of all this money to New York City alone?

Ms. BHARGAVA. Ranking Member Toomey, this subject matter is—would not be under my responsibility. It would be under the Office of Public and Indian Housing.

Senator TOOMEY. OK. Let us move on to the question of work requirements. As I mentioned in my opening statement, there appear not to be any work requirements, including for able-bodied adults who have no children and no dependents. Now some have suggested that attaching work requirements to these kinds of public assistance programs are not necessary because everyone wants to work, naturally.

Well, let me be clear. First of all, many, many people who receive Federal housing assistance do, in fact, work. I certainly acknowledge that. But not all of them. And if it is true that these subsidies do not reduce incentives to work because people already want to work, then what is the objection to requiring able-bodied people with no dependents to either be working or at least seeking work as a condition for getting taxpayer-funded housing benefits? Do you support a work requirement of that sort for public housing?

Ms. BHARGAVA. Ranking Member Toomey, I do not have specifics on that. It is not part of what my responsibilities would be as Assistant Secretary for Administration.

Senator TOOMEY. I think as a senior person at Housing and Urban Development your views on that matter really are important. So I will submit a question in writing, and I would welcome your response and hope that it would be, in fact, directly from you.

Let me turn to the Ex-Im Bank. Ms. Lewis, you have stated that protection of taxpayer dollars would be a key priority for you. I think that is a direct quote. But in conversations with my staff, you were asked whether you support the Biden administration’s request to double Ex-Im’s statutory default cap from the current 2 percent to 4 percent. How does doubling the permissible rate of defaults protect taxpayers?

Ms. LEWIS. Yes, Senator, I would support an increase that the Biden administration has put forward. I believe that Ex-Im remains a critical tool in our Government’s tool kit. And if confirmed, I would commit to making sure that I understand the impact that COVID has had on the portfolio. I am not privy to all of the details, but in this time of economic upheaval I believe there is a critical role for Ex-Im to play——

Senator TOOMEY. OK. I understand that you believe Ex-Im has a critical role, but I was asking a much more specific question, which is: How is it that doubling the permitted failure rate on these loans is, in any way, consistent with protecting taxpayers?
Let me ask one last question which is a little different. I mentioned in my opening comments about this very recent transaction that occurred this year, in which Ex-Im guaranteed for the benefit of JPMorgan an $82 million transaction to fund Qantas Airline’s purchase of jet engines built by General Electric.

So JPMorgan is fundamentally in the business of intermediating risk. Qantas was hailed by Fortune Magazine in June of this year as being one of the world’s most financially secure airlines. And General Electric can obviously access credit in many, many ways. So all three of these companies easily, routinely access private capital markets as a normal course of business, and yet, Ex-Im’s authorizing statute clearly states that Ex-Im “should supplement and encourage and not compete with private capital.” So given this statutory mandate to not compete with private capital, doesn’t this transaction contradict that part of Ex-Im’s mission, Ms. Lewis?

Ms. Lewis. Senator, not being at the Bank, as you know, I would not want to speak specifically about a transaction that I am not intimately aware of. I want to be more confident when I would want to come and speak with you.

But you know Ex-Im’s mission to level the playing field, and in support of jobs for the sake of U.S. competitiveness I think that Ex-Im must pay very close attention to how other foreign Governments are financing their exports. I understand that you and some in Congress may have a concern around the deals involving larger companies, but I also understand that those companies would lose export sales to foreign competitors that may be supported by their own Export Credit Agencies if Ex-Im is not there.

Senator Toomey. Thank you, Mr. Chairman.

Chairman Brown. Thank you, Senator Toomey.

Senator Cortez Masto from Nevada is recognized from her office.

Senator Cortez Masto. Thank you, Mr. Chairman.

To the nominees, congratulations on your nominations.

Ms. Lewis, let me start with you. Since President Biden took office, the economy has created more than 4 million jobs with an average of more 830,000 new jobs over the last 3 months. In the first half of the year, the economy grew at the fastest rate we have seen in nearly 40 years. Yet, COVID–19 exposed the weakness of the world’s supply chains. When most products and purchases come from abroad, primarily China, we can see shortages when manufacturers or ports shut down.

So, Ms. Lewis, how does the Export-Import Bank help all types of U.S. manufacturers grow their jobs, increase their revenue, and compete in international markets?

Ms. Lewis. Senator, first of all, thank you for the visit and the conversation that I had with your staff.

You know, one of the things that I have always found in my interactions with leaders abroad, throughout all of my travels, is that they see U.S. businesses and American-made goods and services and believe that they are the best in the world. And in many cases, American exports must compete against foreign products backed by foreign Export Credit Agencies.

And so since Congress has directed Ex-Im to help U.S. exports compete fairly in the international market, if a foreign competitor can sell to a foreign buyer with the support of their Government-
backed Export Credit Agency and the U.S. exporter cannot, that is ultimately a loss for American jobs. So, I believe Ex-Im financing ensures that U.S. exporters can sell their goods on a level playing field and are not being put at a competitive disadvantage due to other foreign Government-backed export financing.

Senator CORTEZ MASTO. And so as companies seek to make their supply chain more resilient and selecting reliable and high quality manufacturers in the U.S.A. will be more important, how can Ex-Im help U.S. manufacturing firms find new customers abroad?

Ms. LEWIS. You know, Senator, I am aware that as part of the work that is going on in the Biden–Harris administration, that questions have been raised about what role, if any, Ex-Im’s financing can play in supporting domestic projects tied to exports. I realize that there may be a gap that could be filled. And if confirmed, I commit to working with the Ex-Im staff and your office to review what some of those could be and those look like, and I would also want to receive your input as to how you could see Ex-Im continuing to fulfill its mission and purpose.

Senator CORTEZ MASTO. Thank you. Thank you, Ms. Lewis. And I know you are referring to, in June, the Biden administration actually released a 100-day review of Federal agencies’ abilities to build resilient supply chains, to revitalize American manufacturing, and foster broad-based growth. So thank you for your commitment to working with the Administration to really address these issues. I, again, thank you for your willingness to serve.

Ms. Bhargava, let me ask you this. In northern Nevada, the previous Administration closed our regional HUD office, eliminating three positions and a vital housing resource for my State. If confirmed, will you work with my office to hire new staff for field policy, public housing, and community planning and development for Nevada as requested in a letter from nearly the entire Nevada delegation in January 2020?

Ms. BHARGAVA. Thank you, Senator, for that question. Having staff in the field is extremely important. The staff in the field, they are our eyes and ears. They can report on issues in real time. And so I think it would be extremely important for us to do a review, see what is needed, invest in the staff that is in the field. And so I would definitely have a conversation with the Secretary, if confirmed, and work with your office to address your concerns.

Senator CORTEZ MASTO. Thank you. I know since 2012 HUD has lost about 20 percent of its staff, which is losing some of its expertise and capacity in a time when we need to address affordable housing needs across this country, including in Nevada. It has been really my priority since I have been in the Senate to address this need. So I look forward to working with you on all of these issues.

Again, thank you to both of you for your willingness to serve.

Thank you, Mr. Chairman.

Chairman BROWN. Thank you, Senator Cortez Masto.

Senator Kennedy from Louisiana is recognized for 5 minutes.

Senator KENNEDY. Thank you, Mr. Chairman.

Ms. Lewis, congratulations on your nomination. Tell me one change you plan to make at Ex-Im if you are confirmed.
Ms. Lewis. First of all, Senator, thank you for the visit that you and I had to talk about Ex-Im. I really appreciated that opportunity.

You know, not being at the Agency, I want to be really confident when I talk about changes that should be made. I would want to review all of the policies and the procedures to see where we are before making that type of a change. But one thing I would commit to you is that I think that we would have to be very intentional in the work that we do and intentional in the work that we are mandated to do around reforms, around being prudent stewards of taxpayers' dollars, and also how——

Senator Kennedy. Could I ask you to do one thing? And I really am sorry to interrupt you, but, excuse me, we have so little time. One of the things I would ask you to look at: Why in God's name are we using taxpayer money to subsidize JPMorgan? Would you look at that?

Ms. Lewis. Yes, Senator, I commit to reviewing that with the Ex-Im staff.

Senator Kennedy. Yes. I mean, I understand it did not happen under your watch, but I think Senator Toomey raises a very good question. And it does not seem to me the right answer is because China has State-supported businesses. That does not mean we should as well. OK?

Ms. Bhargava? Am I saying your name right?

Ms. Bhargava. Yes, Senator, you are.

Senator Kennedy. OK. Tell me in your opinion why San Francisco has become the unsheltered homeless capital of the world.

Ms. Bhargava. Thank you, Senator, for the question. The most important thing about homelessness for HUD is having the sufficient staff to be able to address those concerns, having the program staff, having——

Senator Kennedy. So you think it is because we do not have enough staff. But why have so many homeless people gone to San Francisco? Have you ever thought about this?

Ms. Bhargava. Senator, I think homelessness is an issue across the country. I think there are several reasons why homelessness happens. But I think the most important and critical thing for us, if confirmed, I would want to focus on a staff that can address the seriousness of homelessness.

Senator Kennedy. Can you think of another reason other than in your opinion we do not have enough staff? I was a little surprised. I thought you were going to say we need to put money into housing as opposed to more bureaucracy. That surprises me a little bit.

Ms. Bhargava. Senator, it is critical and important that we get the resources that we need in order to address such a serious issue.

Senator Kennedy. So you think we are not spending enough money on it, on staff.

Ms. Bhargava. Senator, I think the—we need the staff to focus on the issue and finding solutions to focus on the issue.

Senator Kennedy. OK. Let me ask you this. If somebody is under the age of 55 in America, an American citizen, and they do not have children and they are not disabled, do you think before they receive Government assistance they should be encouraged
and/or required to get a job given that we have got 10,000, 10 million rather, job openings in America?

Ms. BHARGAVA. Senator, I think that those are issues that are being taken very seriously by HUD and being considered.

Senator KENNEDY. I am asking what you think. You are going to be a senior official at HUD. What do you think? It is a pretty straightforward question.

Ms. BHARGAVA. Thank you, Senator. I think I will work with everyone at HUD to be able to address these issues.

Senator KENNEDY. What do you think the answer is?

Ms. BHARGAVA. Senator, I think the answer is not an easy one, but I think we have dedicated staff, and we have——

Senator KENNEDY. So we need more staff to study that one, too?

Ms. BHARGAVA. Senator, I think we have staff that—at HUD that would be able to think about ways to support——

Senator KENNEDY. And you do not have an opinion about whether somebody who is relatively young, childless, and healthy, before receiving taxpayer money, should be asked to get a job? You do not have an opinion about that, and you are going to be a senior official at HUD?

Ms. BHARGAVA. Senator, I think that I do not have the specifics about what is required, and I think we have staff at HUD that would be able to really focus on the specifics of the question.

Senator KENNEDY. Oh, my God.

Thank you, Mr. Chairman.

Chairman BROWN. Thank you, Senator Kennedy.

Senator MENENDEZ. Thank you, Mr. Chairman.

Ms. Bhargava, in recent years, HUD relocated its multifamily housing staff from the office in Newark to the New York Regional Office. You are now the second nominee before this Committee who comes from New York. New York and New Jersey have very different housing needs and challenges. We need to have adequate HUD boots on the ground that are familiar with New Jersey’s unique needs. So what steps will you take to ensure that the Newark office has the staff that it needs and that New Jersey remains a priority at HUD?

Ms. BHARGAVA. Thank you, Senator, for the question. I will take a quick moment to let you know that I am being joined by my in-laws who are from New Jersey and my husband. So they are very excited to meet you today.

In response to your question, Senator, having staff in the field is critical for HUD to be able to accomplish its mission. The staff on the ground, they are our eyes and ears. They are able to report in real time and alert us to issues. So I understand how important they are. It is a place for residents to go to in need of services.

I am aware that the Obama administration undertook a transformation of multifamily housing, but it has been several years. So I think it is worth to take a look. If confirmed, I look forward to working with the Secretary and the Deputy Secretary and the staff at HUD to review whether we are investing enough on the field staff and other things that——
Senator Menendez. Well, I appreciate that. And it is great to have your relatives from New Jersey here. We are always thrilled to see that.

But the problem is New York is like a huge vacuum for New Jersey residents and multifamily housing owners and tenants. It just does not get the attention it should. And I have asked this question of multiple HUD nominees, but your answer is specifically important because you are nominated to be the Assistant Secretary for Administration, which has a key role in staffing decisions.

So I know you want to kick it all off into when you get there and talk to others, but I want to hear your commitment to me that if you are confirmed, if I am going to vote for you and you are going to be confirmed, that you will look at this with an eye to making sure that New Jersey's housing needs are taken care of and if that means staffing in the Newark office we will either relocate as we were relocated out into New York or we will add additional staff. Do I have that commitment from you?

Ms. Bhardava. Senator, you have a commitment from me that I will look into the matter as you described.

Senator Menendez. All right. Looking into the matter is not going to be sufficient for me. So I am going to let you think about it, and I am going to put this question to the record, and hopefully, upon your review with others, you are going to give me a better answer than that.

In 2016, HUD published an inclusive diversity strategy plan for improving diversity at HUD for the years 2017 to 2021. Their most recent Federal Equal Opportunity Recruitment Program states that HUD has "completed 95 percent of the goals and objectives outlined" in that plan. While I am pleased by the progress, a lot more needs to be done, particularly with regards to Hispanic hiring. If confirmed, how will you follow up on the work of this diversity plan, and in particular, how will you improve the Department's recruitment of Hispanics?

Ms. Bhardava. Thank you, Senator, for your question. I am not familiar with the 2016 plan, but I am familiar with the Executive order that was signed by the President that focuses on diversity, equity, inclusion, and accessibility. And I look forward, if confirmed, to ensuring that that Executive order is that we are committed at HUD and that it is implemented across the Agency, with a focus on recruitment, on retention, on workplace.

It is—the Executive order is quite detailed. So I look forward to——

Senator Menendez. I hope you will take—and I said this to the Secretary as well when she was before us. Latinos are underrepresented in this Department, well underrepresented compared to the percentage of the population. So we have to do better. Diversity has many different elements to it, and one of them is us Latinos. So particularly in the role that you are going to play, I hope that you will pay close attention to that.

One last question. Ms. Lewis, the most recent Ex-Im competitiveness report noted that only 14.6 percent of Ex-Im's direct small business support went to minority and women-owned businesses. There is a mountain of evidence that the businesses were among the hardest hit by the pandemic. So it is critical that they have the
access to the tools and assistance to remain competitive. If you are confirmed, what would you do to improve accessibility of Ex-Im’s services for minority and women-owned businesses?

Ms. Lewis. Senator, absolutely. One of my top priorities is not just about small businesses but also drilling down about Minority- and Women-Owned Businesses. You are exactly correct about these companies being the hardest hit during this pandemic. I have an extensive background focusing on outreach to that community that has had very tangible results.

I look at the fact that we would need to make sure we are operating in a whole-of-Government approach, working more strongly with our interagency partners, collaborating with the large businesses to make sure we educate the businesses they work with in the supply chain, understanding that even though we have been through COVID, digital is not going to be enough.

But more importantly, Senator, I would also want to seek your input as to how to reach into those communities, as well as building on the work I have done with Governors, mayors, and county executives and the organizations that represent them. Especially those groups that focus on minority communities and minority businesses, as well as working with State economic development agencies, would be a way to reach deeper into those communities.

Senator Menendez. All right. Thank you.

Mr. Chairman, I have a series of other questions. I will submit them for the record and hopefully these nominees will give me a full answer. Thank you very much.

Chairman Brown. Thank you, Senator Menendez.

Senator Ossoff from Georgia is recognized for 5 minutes from his office.

Senator Ossoff. Thank you, Chairman Brown.

And congratulations to the nominees. It is a particular pleasure to welcome you, Ms. Lewis, as a Georgia native with a J.D. from Emory University School of Law. My wife is a graduate of the School of Medicine there and a UGA alum as well. Congratulations again. Thank you for joining us.

I would like to ask you some questions focused on our home State of Georgia. As you likely know, Georgia not only became one of the top 10 exporting States in 2020; it is also a key innovator in the aerospace industry, with over 800 aerospace companies in our State. Aerospace products have been among Georgia’s top exports for years, $9.98 billion in exports in 2020, and companies like Thrush Aircraft based in Albany are providing products used around the world.

Will you commit, please, Ms. Lewis, to working with my office so companies like Thrush Aircraft in Albany and Gulfstream Aerospace in Savannah can export more Georgia-made products around the world?

Ms. Lewis. I would commit to working with you, Senator, and other Members of this Committee on those types of issues.

Senator Ossoff. Thank you, Ms. Lewis. And Georgia is also rapidly becoming a global leader in clean energy manufacturing and technology. We host in Georgia, in Dalton, the largest solar module production facility in the western hemisphere. We have one of the country’s largest electric vehicle battery plants in Commerce, Geor-
My goal is to make Georgia the national leader in clean energy technology, and that means exporting the clean energy products we manufacture in Georgia around the world.

So I want to ask you a similar question. Will you commit to working with me and business leaders in Georgia who are producing clean energy products to maximize their opportunities to export these products?

Ms. Lewis. Yes, Senator, I will commit to you and working with other Members on this Committee since Congress placed a high priority on Ex-Im working with exporters and foreign buyers to support clean and renewable energy exports.

Senator Ossoff. Thank you, Ms. Lewis. We have also seen significant growth in Georgia’s automotive sector. Automotive exports in Georgia in 2020 increased 38 percent to $4.45 billion, supporting thousands of jobs across the State. The Kia plant in West Point, Georgia, manufactures 40 percent of Kia’s cars worldwide.

Will you commit to working with my office and Mayor Tramell of West Point to help bolster automotive exports from cities like West Point, Columbus, and Macon, Georgia?

Ms. Lewis. I commit to working with you, Senator, and other Members of this Committee to work very closely with your State and local leaders.

Senator Ossoff. Thank you, Ms. Lewis. Georgia is also a hub for technological innovation. We host the Georgia Cyber Center, which is a $100 million cybersecurity facility in Augusta, Georgia. We host Atlanta’s Tech Square, which is a central location for technological innovation. With the increasing threat posed by cyberattacks and ransomware and network intrusions, supporting Georgia’s businesses that produce cybersecurity products is vital.

And so I would like to ask you for a commitment to work with my office and key leaders in Georgia, and to join me for a discussion with the leadership at Georgia’s Cyber Center in Augusta, to help determine how Georgia can export more cybersecurity products from places like August and Atlanta to foreign markets.

Ms. Lewis. Senator, I commit to working with you and other Members of this Committee on those types of transformational exports issues.

Senator Ossoff. Thank you, Ms. Lewis. And my final question focuses on agriculture. As you well know as a Georgia native, Georgia is the Nation’s largest supplier of pecans, accounting for about a third of U.S. pecan production, and pecan suppliers exist across the State, from Fort Valley to Athens to Albany.

How can you work with me and agricultural leaders and farmers in Georgia, Ms. Lewis, to ensure that Georgia’s pecan industry remains competitive and to work with those farmers around Fort Valley, around Athens, around Albany, and other major pecan producing regions of the State to help Georgia pecans continue to grow as a worldwide agricultural staple commodity?

Ms. Lewis. Senator, I commit to working with you, and fulfilling the goals of Ex-Im’s 2019 reauthorization, which specifically targeted rural communities as a focus for Ex-Im, in addition to the work that we would have to do with supporting all industries and all sectors. I commit to you that I will review the work that Ex-
Im is currently doing and seek your input as to any ideas you would have for us in those areas.

Senator OSSOFF. Thank you, Ms. Lewis.

Thank you, Mr. Chairman. I yield back.

Chairman BROWN. Thank you, Senator Ossoff.

Senator Tillis’s camera was on and then back off, and if Senator Tillis is here he will be recognized for 5 minutes from his office.

[No audible response.]

Chairman BROWN. If not, Senator Van Hollen from Maryland is recognized for 5 minutes from his office.

Senator VAN HOLLEN. Thank you, Mr. Chairman, Ranking Member Toomey, and congratulations to both of our nominees here today.

Ms. Lewis, I have a couple questions for you. Starting with the fact that as Ex-Im continues to implement the China and Transformational Exports Program, the CTEP program, to help U.S. exporters compete abroad, especially in the face of China's Belt Road initiative, what are some of the metrics that you would look to in measuring how we are faring against China in this competition?

Ms. LEWIS. Thank you, Senator, for that question. You know, I will say right off I am not at the Agency to understand the type of metrics that they use, but with the creation of the China and Transformational Export Program that was put in Ex-Im’s reauthorization I am pleased to know that there is a dedicated staff who is part of a whole-of-Government approach into competing with China. And if confirmed, I would look forward to learning more about the status of the program and also the metrics that are being used to make sure that we are being as effective in the implementation, in the support of U.S. jobs and U.S. workers.

Senator VAN HOLLEN. No, I appreciate that. Well, if you could get back to me maybe on some of the metrics that you think we should be looking at because we have got to judge the success of this program against whatever metrics we decide make sense. So I would appreciate a little bit more as we go forward on this. I certainly recognize you are not there yet, and I appreciate that fact, but any additional thoughts you have there would be helpful, ma’am.

A number of my colleagues have mentioned the issue of exports, U.S. exports of clean energy products. As we look around the world, we see that foreign export credit support for renewable energy projects continues to dwarf Ex-Im’s activity. You know, despite the fact that Ex-Im set for itself a 5 percent goal to finance renewable energy products and help foster U.S. jobs in that industry here at home, we are nowhere close. And it is not just China. You look at India; they also have a very robust export credit program.

I realize that Ex-Im suffered from a lack of a quorum for many, many years, but I believe we have to work overtime now to recover and achieve that goal. What are some of your thoughts as to what can be done to achieve our goal of the 5 percent financing for renewable energy products?

Ms. LEWIS. You know, Senator, absolutely. One of the things I think right off is that, you know, I believe that climate change is a real threat and it is an urgent threat that is requiring a whole-of-Government approach. And so when Congress placed a high pri-
ority of Ex-Im working with foreign buyers to support clean and renewable energy deals, I think you made it clear that Congress wanted Ex-Im, to make sure that we were looking at how we would do that work.

If confirmed, I would want to review currently what is going on at Ex-Im, and I would want to look at how we are being very mindful of our mission to support U.S. jobs through exports. I would want to, after a review, come back and talk with you, Senator, and seek your ideas about how Ex-Im an remain committed to investing in energy solutions of the future.

Senator VAN HOLLEN. Well, I appreciate the commitment. We have just got to close the gap between commitment and reality, and I hope you will work to do that.

Ms. Bhargava, you look over the next 5 years you will see that almost half of HUD’s workforce will reach retirement eligibility. And I guess my question to you is: Given this change which will happen over this 5-year period, what can we do to attract the next generation of HUD’s workforce with the skills that are needed to help modernize HUD’s agency? What can you do to help bring in the next generation of HUD employees?

Ms. BHARGAVA. Thank you for that question, Senator. I am excited. There is a lot to do in thinking about the priorities for HUD. And as Assistant Secretary, if confirmed, for Administration, I would focus on the people. I would focus not only on hiring but also retaining. And with that, I would focus on the workplace culture. I think the workplace culture is key in attracting the best, the most qualified, and also in retaining the staff because we are attracting them, we have to make sure that they stay.

And so thinking about succession planning, which is what you are raising, is also ensuring that we do not have institutional knowledge that is walking out the door with our staff that is maybe retiring. And so with that, I think that there is a lot of opportunity.

I am also excited about the systems and the standards that we can put forth. I am excited about the prospect. I think my vision is that HUD is the best agency, the one that all Federal employees want to end up working in. And I look forward to working with the Secretary, with the Deputy Secretary, with the staff in implementing a plan like that.

Senator VAN HOLLEN. All right. Thank you.

Chairman BROWN. Senator Van Hollen, if you—Senator Warnock is on the way, is probably 2 minutes away. If you have another question you would like to ask, feel free before he gets here, as a fellow Georgian.

Senator VAN HOLLEN. Well, no, I appreciate that, Mr. Chairman. Unfortunately, I have got to run to something. But I do appreciate the statements of both these nominees, and I may have some follow-up questions for the record.

Chairman BROWN. OK. Well, thank you for joining us very much and for your candor in answering these questions. Productive discussion of the issues, I thought. I hope we can work together as a Committee to move forward quickly on the nominations of these two very highly qualified people.
I hope the controversy, I mean disagreement certainly, but the real controversy on the Ex-Im Bank is mostly behind us with the leadership of Ms. Reed and now, I hope, the leadership of you, Ms. Lewis.

For Senators who wish to submit questions for the hearing, those questions are due at the close of business on Thursday, October 28th. To the nominees, we would like to have your responses by Monday, November 1st.

With that, the hearing is adjourned.

[Whereupon, at 11:09 a.m., the hearing was adjourned.]

[Prepared statements, biographical sketches of nominees, and responses to written questions supplied for the record follow:]
PREPARED STATEMENT OF CHAIRMAN SHERROD BROWN

The Committee meets today to consider the nominations of: Reta Jo Lewis to be President and Chair of the Export-Import Bank; and Elizabeth de Leon Bhargava to be Assistant Secretary for Administration at the Department of Housing and Urban Development. We congratulate the nominees and thank them for appearing here today. We welcome their families and friends in attendance, and watching from home.

Both nominees are highly qualified and are ready to work for the American people, and for their jobs and their businesses and their homes.

As President of the five member Ex-Im Board of Directors, Ms. Lewis would be responsible for leading our country’s official export credit agency as it supports U.S. workers and manufacturers in Ohio, Pennsylvania, and throughout our country—in the face of competition, often unfair competition, from Nations like China.

Both of these nominees are trailblazers in their own way—Ms. Bhargava was the first Latina to serve as Deputy Secretary for Labor and Workforce for New York State, and Ms. Lewis would be the first Black woman to lead Ex-Im.

It’s a welcome change—our Government works better when it looks like America, and Ex-Im will work best if it reflects the diversity of American manufacturers and small businesses.

A proud native of Statesboro, Georgia, Ms. Lewis has more than 25 years of distinguished leadership experience in international affairs, law, and public policy. She currently serves as a Senior Fellow and Director of Congressional Affairs at the German Marshall Fund—a nonpartisan policy organization dedicated to strengthening transatlantic cooperation. At the German Marshall Fund, Ms. Lewis leads bipartisan exchanges for members of Congress.

Ms. Lewis served at the State Department during the Obama administration, helping build and support relationships between the Department, State and local governments, and their foreign counterparts.

If confirmed, she will head an agency that is vital to manufacturing jobs in Ohio and all of our States, and to our country’s economic competitiveness. There are more than 100 export credit agencies and credit programs around the world that support foreign manufacturers.

China’s export finance activity is larger than all of the export credit provided by the G7 countries combined, and we can expect China to continue using export credit as a weapon to win manufacturing business in critical sectors.

Ohio jobs depend on Ms. Lewis’s success, and I look forward to her getting to work. Welcome to the Committee, Ms. Lewis. Glad to have you here today.

As Assistant Secretary for Administration at HUD, Elizabeth de Leon Bhargava would be responsible for ensuring the Department has talented and dedicated public servants ready and able to meet our most pressing housing challenges.

Ms. Bhargava has extensive experience at the highest levels of State and local government. From 2015 to 2020, Ms. Bhargava served as Deputy Secretary for Labor and Workforce for New York State. She managed a portfolio of agencies with a budget exceeding $5 billion and more than 5,000 employees.

She also served as First Deputy Chief of Staff to the Speaker of the New York City Council where she helped manage a staff of over 300 people. Earlier in her career, she served as Deputy Commissioner for the New York City Department of Small Business, and served in the New York State Office of the Attorney General.

We are glad to have you here today, Ms. Bhargava.

We are grateful to Ms. Lewis and Ms. Bhargava for appearing here today, and for their willingness to serve the American people at this critical time.

I look forward to your testimonies.

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PREPARED STATEMENT OF SENATOR PATRICK J. TOOMEY

Mr. Chairman, thank you. Ms. Bhargava and Ms. Lewis, welcome. I commend you both for your longstanding commitment to public service.

First, Ms. Bhargava has been nominated to serve as Assistant Secretary for Administration at HUD. HUD would play a central role in the Democrats’ $3.5 trillion reckless tax-and-spend bill.

Their plan includes $900-plus billion for housing programs. Billions of this aid is not targeted.

Some of these programs have weak means testing and loopholes. And there are no work requirements—even for able-bodied childless adults. They, and many people of above-average income, will do quite well under some of these programs.
Let’s consider several of the bill’s flawed housing provisions. Start with the bill’s $80 billion for renovating public housing.

The Biden administration didn’t even request this amount. It requested only $40 billion. So why does this bill have $80 billion?

Well, it just so happens that the New York City Housing Authority wanted $40 billion for itself. But our Democrat colleagues can’t pass a bill that sends 100 percent of public housing money to New York City. That would be a bit of a problem for the 48 Democratic senators who don’t represent New York.

So instead, Senator Schumer promised to “double down” on the Administration’s proposal and “use all of my power as majority leader . . . to secure a funding package that can restore and transform [the New York City Housing Authority].” And lo and behold, we now have $80 billion, substantially all of which will not be distributed using the existing formula but rather by executive fiat.

This certainly looks a lot like Senator Schumer securing a $40 billion earmark, or “Schu-mark.” As a result, it appears half of all the bill’s public housing dollars will go to a housing authority plagued by scandals, bribery, and chronic mismanagement.

It’s concerning to see Democrats spending billions on outdated public housing projects. Public housing projects concentrate poverty and crime and trap families in generational cycles of dependency and despair.

Two decades ago, both parties recognized their flaws. That’s why Congress, placed a cap on the number of public housing units with the Faircloth amendment. Now, Democrats’ reconciliation bill would effectively repeal this sensible law so new public housing units can go up.

There’s also the bill’s $9 billion in downpayment assistance for “first time” and “first generation” homebuyers. You can qualify for this money even if you or your parents previously owned a home. So much for “first time” and “first generation.”

And you don’t have to be low income to qualify. In areas like Washington, DC, a person earning $180,000 a year could qualify, including members of Congress.

Worst of all, this program is a thinly disguised attempt to give assistance to homebuyers based more on the color of their skin than their financial need—something that’s very likely unconstitutional.

Democrat Chairwoman Maxine Waters has said the objective of this program is to “help address the racial wealth and home ownership gaps.” Thus, the bill text directs HUD to allocate funds in part based on “racial disparities in home ownership rates.”

Increasing wealth and home ownership rates amongst minorities is a fine goal. But designing race-based policies and benefits is not.

Now turning to the Export-Import Bank. Ms. Lewis has been nominated to serve as President and Chair of Ex-Im. I continue to remain deeply skeptical of Ex-Im and its role in the global economy.

Taxpayers ultimately bear the consequences of undue risk taking at Ex-Im. If we want to promote domestic manufacturing and increase competitiveness of U.S. exports, we need to create a favorable climate by maintaining low taxes, provide regulatory certainty, and cut red tape to attract capital formation.

To claim that Ex-Im is needed to achieve these goals defies the facts. The vast majority of American exports get done without Ex-Im support.

We have reviewed annual export data from 2007 through 2020. In that period, the highest percent of U.S. exports using Ex-Im financing was in 2012 and it was only 2.3 percent. And that was when Ex-Im had everything going for it. It was fully operational, had a quorum on its board, and had not reached its lending limit.

The reality is: we’re the world’s second largest exporter of goods behind only China. We lead the world in value-added exports. And we do it almost entirely without Ex-Im financing.

Not only is Ex-Im financing not needed, but it’s often nothing more than crony capitalism providing taxpayer-financed subsidies to some of the world’s largest companies who have access to private capital.

Consider Ex-Im’s recent deal guaranteeing an $82 million loan from JPMorgan to Qantas for the purpose of buying jet engines from GE. JPMorgan is the largest bank in America. Qantas is the largest airline in Australia. And GE is one of the largest industrial companies in the world. They do not need American taxpayers to subsidize this deal.

Mr. Chairman, I look forward to hearing from today’s nominees.
Chairman Brown, Ranking Member Toomey, distinguished Members of this Committee, I am honored to appear before you today and deeply humbled by the faith President Biden has placed in me as his nominee to serve as President of the Export-Import Bank of the United States (Ex-Im).

As a proud Georgian, I am extremely pleased to testify before my home State Senators Ossoff and Warnock.

I grew up in rural Georgia in a family dedicated to public service. My mom and dad, Charlie and Alethia Lewis, were small business owners and community leaders who instilled in my siblings and me the value of work. Although my parents are no longer with us, I know they would be extremely proud that I will have an opportunity to support small businesses across this great country if confirmed. And while I currently reside in Washington, DC, I have never lost my small-town roots. As all Georgians know, Georgia is always on our minds.

I would also like to acknowledge my siblings Le’Ontyne, Sharma and Charlie, who are here with me today, as well as friends and family watching who have provided me their steadfast support.

As a member of the leadership team at the German Marshall Fund of the United States, I am keenly aware of the deep connection between Ex-Im and its role in the implementation of the Marshall Plan. If confirmed, I hope to harness this history and lead the agency into a new, historic era through inclusiveness, transparency, and consistent collaboration.

Throughout my career, I have sought to connect the best of America with the world. I have led effective teams in supporting American businesses and built international partnerships shaped by American values. I have worked to expand inclusiveness in foreign policy, including through participation in the Leadership Council for Women in National Security, the Transatlantic Inclusion Leaders Network, and the Council on Foreign Relations.

During my tenure as the first-ever Special Representative for Global Intergovernmental Affairs at the Department of State, I witnessed the immense, positive impact that America can have on the world. I saw the generous spirit of our citizens, our willingness to embrace different cultures, and our ability to move the world forward by working in common purpose with our friends and allies.

I have also seen the vital role entrepreneurs and their workers play in building a strong middle class. While leading strategic alliances at the U.S. Chamber of Commerce and through my work as an attorney, I helped connect small, women and minority-owned businesses and organizations with resources and networks to foster strategic alliances and opportunities. I heard their stories and ensured that they were brought into the dialogue on vital business policy matters.

I pursued this work with a spirit of collaboration and bipartisanship. Together, my experiences taught me an essential truth: Americans are the most hardworking, strongest people on earth. In return, they ask that those of us in positions of leadership stand up for them and create a level playing field.

Today, I ask for your support and for the opportunity to fight for America’s exporters at Ex-Im. If confirmed, I will lead with integrity, and I will work hard to open new markets and new exporting opportunities.

America’s exporters are in a competition to win the 21st century, and Ex-Im must stand shoulder to shoulder with them. As we work to recover from the COVID–19 pandemic, Ex-Im must seize this opportunity to live up to its mission. Ex-Im must partner with sister agencies like the International Development Finance Corporation (DFC), the U.S. Trade and Development Agency (USTDA), the U.S. Small Business Administration (SBA), and the Millennium Challenge Corporation (MCC) to enhance the global competitiveness of U.S. businesses and workers.

Ex-Im must also renew its emphasis on supporting small businesses to help our country’s economy build back better.

If I am fortunate enough to be confirmed, I will lead the agency with high standards for our stewardship of taxpayer dollars and work with all of you to fully implement the provisions of Ex-Im’s 2019 reauthorization, with a special focus on transformational export areas, renewable energy, energy efficiency, and energy storage exports, strategic competition with China, and increasing support for historically underserved businesses.

Lastly, I will work to diversify Ex-Im’s portfolio by broadening outreach efforts in key strategic sectors and regions like Sub-Saharan Africa.
tisan network to enhance collaboration with State and local elected officials in support of their work to create jobs in their communities.

Thank you again for the opportunity to appear before you today and for your consideration of my nomination. I look forward to your questions.
• Advisory Board, U.S.-China Heartland Association (2020 – present)
• Member, Kingdom Fellowship Church, African Methodist Episcopal (AME), Silver Spring, MD (2018 – present)
• Member, D.C. Training Grounds, Inc. (2018 – present)
• Board Member, African Diaspora Consortium (2017 – present)
• Member of the Advisory Board, Blue Star Families (2009 – present)
• Member, International Women’s Forum (2002 – present)
• Former Member, Advisory Council of 100,000 Strong (2015 – 12/2018)
• Board Member, Greater Washington China Investment Center (2015 – 5/2018)
• Past President and Life-time Member, Executive Women in Government (6/2012 – 6/2013)
• Green Electronics Council, Board Member (2013 – 12/2013)
• U.S. Chamber of Commerce Foundation, Former Board Member (2001 – 9/2001)
• Lee Hamilton Center on Congress, Indiana University, Former Board Member (2017 – 10/2001)
• Charter School Development Commission, Member of the Advisory Board (2001 – 10/2001)
• Memberships to the National Bar Association, Women's Bar Association, Georgia Bar Association, D.C. Bar Association, and American Bar Association (1990 – present)
• Emory Law School, Former Board Member (1997 – 10/2000)
• AAA’s (American Association of Advertising Agencies) Steering Committee and Diversity Advisory Board, Former Co-Chair (2003 – 2004)

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

• Senior Fellow, Director of Congressional Affairs, and Member of the Leadership Team, The German Marshall Fund of the United States, Washington, D.C. (2016 – present)
• President and Head of Business Development, CivicServices.com, Chicago, IL (2000 – 10/2001)
• Special Assistant to the President for Political Affairs, President Bill Clinton, the White House, Washington, D.C. (1993 – 1995)
- Deputy Campaign Manager, Julian Bond Congressional Campaign, Atlanta, GA (1/1986 – 9/1986)

**Government Experience:**

<table>
<thead>
<tr>
<th>Name of Government Entity</th>
<th>Position</th>
<th>Dates of Service</th>
</tr>
</thead>
<tbody>
<tr>
<td>Special Assistant to the President for Political Affairs, President Bill Clinton, the White House, Washington, D.C.</td>
<td>(2/1993 – 3/1995)</td>
<td></td>
</tr>
<tr>
<td>Prince George's County Government, Office of the County Executive, Outside Government Relations Counsel</td>
<td>(1/1999 – 10/2000)</td>
<td></td>
</tr>
<tr>
<td>City and County of Denver, Office of the Mayor, Outside Government Relations Counsel for the Mayor</td>
<td>(1/1999 – 10/2001)</td>
<td></td>
</tr>
</tbody>
</table>

**Published writings:** List the titles, publishers and dates of books, articles, reports and other published materials you have written. The list should include any publicly accessible publications on the internet in the past ten years, including appropriate URLs for any posts on blogs you maintained or contributed to, and URLs for any other significant internet-based postings during that same period. If available, provide the Committee with one digital copy of each of the writings you list.


• Reta Jo Lewis, “Engaging Brazilian Subnational Leaders on Upcoming International Sporting Events,” U.S. Department of State, 17 February 2012.

Speeches and presentations: List all of the formal speeches and presentations (e.g., PowerPoint) you have delivered during the past ten years which are on topics relevant to the position for which you have been nominated, including dates. If available, provide the Committee with one digital copy of each formal speech and presentation. If text is no longer available, list the date, place, and organization or group to whom you made the speech or presentation.

6
See attachment A, Speeches and Presentations.

**Public statements:** List all public statements you have made during the past ten years which are on topics relevant to the position for which you have been nominated, including dates. Whenever possible, provide the Committee with finding aids (such as citations, internet URLs, etc.) for each statement.

See attachment A, Speeches and Presentations.

**Social media usernames:** Please provide a list of all of your currently active social media usernames (e.g., Facebook, Instagram, Twitter, etc.), and any usernames for any inactive accounts you have used within the previous ten years.

https://www.linkedin.com/in/retailewis
https://twitter.com/retailewis
https://twitter.com/FLewisGIF
https://www.facebook.com/reta.lewis.505 - Personal: changed to this account after the former was hacked.
https://www.instagram.com/retailewis/

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

- Member, National Finance Committee, Joe Biden 2020 Presidential Campaign
- Founder and Chair, Women of Color for Biden, 2020 Presidential Campaign
- Member, External National Foreign Policy Committee and Subcommittee on Europe, Joe Biden 2020 Presidential Campaign
- Member, National Security Leaders for Biden, 2020 Presidential Campaign
- Biden Member, Rules Committee, 2020 Democratic National Convention
- At-Large Elected Committeewoman, D.C. Democratic State Committee (2018 – present)
- Member, National and Regional Finance Committee, Founder and Chair, Women of Color for Hillary, Hillary Clinton 2016 Presidential Campaign
- Pledged Delegate, Democratic National Convention, Hillary Clinton 2016 Presidential Campaign

List all public offices, if any, for which you have been a candidate in the past ten years.

<table>
<thead>
<tr>
<th>Name of Office</th>
<th>Elected/Appointed Candidate Only</th>
<th>Year(s) Election Held or Appointment Made</th>
<th>Terms of Service (if applicable)</th>
</tr>
</thead>
</table>

**Political contributions:** Itemize all political contributions which exceed $200 or which aggregate to over $200 in a calendar year to any individual, campaign organization, political party, political action committee or similar entity during the last ten years and identify specific amounts, dates, and names of recipients.
See Attachment B, Political Contributions.

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

See attachment C, 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. If confirmed, I will maintain my membership with Delta Sigma Theta Sorority, Inc. and the Council on Foreign Relations.

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 anyone made a commitment to employ you after you leave government service?

   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.

   None.

3. Describe any business relationship, dealing or financial transaction (other than tax paying) which you have had during the last ten 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 EOIA’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 any ethics agreement.
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 EXOM’s Designated Agency Ethics Officer to identify potential conflicts of interest. Any potential conflicts of interest will be resolved in accordance with the terms of my ethics agreement.

Tax compliance and bankruptcy:

1. In the past ten years, have you and your spouse (if applicable) filed and paid all taxes (federal, state, and local) as of the date of your nomination? Indicate if you filed as “married filing separately.”

Yes. During the course of my marriage, I filed as “married filing separately.” However, I am currently single and divorced. I received a decree of absolute divorce from Cariton David Lewis on May 25, 2005.

2. In the past ten years, have you been required to make any back tax payments? If so, indicate if you have made any back tax payments and provide full details.

No.

3. Has a tax lien or other collection procedure(s) been instituted against you or your spouse (if applicable) by federal, state, or local authorities? If so, provide full details.

I have never had a tax lien instituted against me or any property that I have owned.

4. In the past ten years, have you or your spouse (if applicable) ever been the subject of any audit, investigation, or inquiry for federal, state, or local taxes? If so, provide full details.

No.

5. Were all your Federal, State, local, and other tax returns and tax liabilities of any kind current (filed and paid when due) as of the date of your nomination? If not, provide details.

Yes.

6. Have you ever filed for bankruptcy? If so, provide details.

No.
Civil, criminal and investigatory actions:

1. Have you ever been the subject of a complaint or been investigated, disciplined, or otherwise cited for a breach of ethics for unprofessional conduct before any court, administrative agency (e.g. an Inspector General’s office), professional association, disciplinary committee, or other ethics enforcement entity at any time? If so, provide details, regardless of outcome.

No.

2. Have you ever been investigated, arrested, charged, or held by any Federal, State, or other law enforcement authority for a violation of any Federal, State, county or municipal law, regulation, or ordinance, other than a minor traffic offense? If so, provide details.

No.

3. Have you ever been involved as a party in interest in any administrative agency proceeding, or civil litigation other than a divorce proceeding? If so, provide details.

No.

4. Have you ever been convicted (including pleas of guilty or nolo contendere) of any criminal violation other than a minor traffic offense? If so, provide details.

No.

Other information: Please advise the Committee of any additional information, favorable or unfavorable, which you believe should be considered in connection with your nomination.

Not applicable.

Public records search: Do you consent to allow Committee staff to conduct a public records search on you using appropriate search tools? (including Westlaw, Lexis, etc.)

Yes.

The undersigned certifies that the information contained in the public statement to the Committee is true and correct.

Signed: ___________________________ Date: 9/23/2021
Chairman Brown, Ranking Member Toomey, and distinguished Members of the Committee, I am honored and humbled to appear before you today as the nominee for Assistant Secretary for Administration at the Department of Housing and Urban Development.

Allow me to begin by thanking President Biden and Secretary Fudge for the confidence and trust they have placed in me. I also thank the Committee for scheduling this hearing and considering my nomination.

I'm here today because of my mother, Rosa Bernard, a strong and determined woman who immigrated to the U.S. from the Dominican Republic. She raised my sisters and me as a single mom. I am forever grateful to her for teaching me the value of hard work and service. I'm also grateful to my in-laws, Mom and Dad Bhargava, for being a constant source of strength and encouragement. To my siblings, nieces, nephews, friends, and mentors, thank you! Know that I cherish you all. And, finally, a special thank you to my husband Neil, for his abiding love and unwavering support.

I understand, from direct personal experience, the critical role HUD plays in the lives of everyday Americans. When I was five, our home was destroyed by fire and in an instant my family and I were homeless. With no home, we felt vulnerable and challenged to meet the everyday demands of work, school, and life. We were fortunate to have the support of Government and community groups, which allowed us to stay together and find safe and secure housing. The experience was a life lesson in the direct role Government can play in supporting families and building communities. It is why I have dedicated my career to public service.

The mission of HUD is to develop and manage programs that address America's critical housing needs. It provides support to avoid foreclosure, enable homeownership, ensure fair lending, enforce fair housing laws and provide rental assistance to seniors, veterans, people with disabilities, and low to middle-income Americans, like my own family.

However, HUD faces its own challenges. Since 2012, HUD's workforce has decreased by almost 20 percent. At the same time, the demand for HUD's services has increased substantially, as families emerge from a global pandemic, and need the stability of good homes and strong communities. Strong leadership will be key to ensuring program continuity and that HUD is able to meet its critical mission.

I am a leader with more than 20 years of Government experience and a proven track record delivering outcomes which have directly improved the lives of the communities I served.

I began my career in the Manhattan District Attorney's Office and from there have held roles of increasing responsibility at the New York State Attorney General's Office, New York City Mayor's Office, the New York City Council, and most recently as the New York State Deputy Secretary for Labor and Workforce.

As the Deputy Secretary for Labor and workforce, I was responsible for all labor and workforce policy and operations, impacting almost 10 million working Americans, across both the public and private sector. I managed a portfolio of nine agencies and task forces operating with a combined budget of more than $5 billion.

My leadership enabled the growth of a diverse, inclusive, and talented workforce of 170,000 State workers across 96 State agencies. My responsibilities included negotiating with more than a dozen unions, managing risk and ensuring compliance with Federal, State, and local labor laws. My years of governmental leadership and management experience have made me realize that consistency, efficacy, curiosity, and humility are the cornerstones of impactful public service.

If confirmed, I commit to working with the Secretary, the Deputy Secretary, colleagues at HUD, and stakeholders to ensure the success of the Department by securing the qualified staff and the resources needed to administer the programs that are so critical to families across this great Nation.

If confirmed, it would be a distinct honor to serve as Assistant Secretary for Administration at HUD.

Thank you for the opportunity to testify before you today. I look forward to your questions.
STATEMENT FOR COMPLETION BY PRESIDENTIAL NOMINEES

Name:
(Last) Bhargava (First) Elizabeth (Middle) de Leon

Position to which nominated: Assistant Secretary for Administration (HUD)

Date of nomination: October 7, 2021

City of Residence: New York City

Education:

<table>
<thead>
<tr>
<th>Institution</th>
<th>Dates Attended</th>
<th>Degrees Received</th>
<th>Dates of Degree</th>
</tr>
</thead>
<tbody>
<tr>
<td>University at Buffalo School of Law</td>
<td>2000-2003</td>
<td>Juris Doctor (JD)</td>
<td>May 2003</td>
</tr>
<tr>
<td>Binghamton University</td>
<td>1990-1995</td>
<td>Bachelor of Arts (BA)</td>
<td>May 1995</td>
</tr>
</tbody>
</table>

*Nominees should provide information for all institutions attended, whether or not the nominee was granted a degree by the institution.

Honor and awards: List below all scholarships, fellowships, honorary degrees, military medals, honorary society memberships and any other special recognitions for outstanding service or achievement.

2019 Greater New York Chamber of Commerce Award
2018 CORO Alumni Impact Award
2018 New York State Senate Proclamation from Hon. Luis R. Sepulveda
2018 Ruben Diaz, Jr., President of the Borough of the Bronx Citation of Merit
2018 City Council Citation from Hon. Rafael Salamanca, Jr.
2016 Metropolitan Latin American Law Students Association Recognition
2016 Latino Leadership Institute Alice Cardona Award
2015 New York State Senate Proclamation from Hon. Adriano Espaillat
2015 Dominican Bar Association 12th Annual Scholarship Gala, Public Service Award
2015 UNAPEC - Universidad APEC Dominican Week Recognition Award
2015 Proud to Be Latina Leadership Recognition
2015 Centro Altargracia de Fe y Justicia International Women’s Day Leadership Award
2015 New York State Assembly Citation from Hon. Marcos A. Crespo
2015 New York State Assembly Citation from Hon. Victor M. Pichardo
2015 New York City Public Advocate Certificate Award from Hon. Letitia James
2015 Gale A. Brewer Manhattan Borough President Certificate of Appreciation
2014 Catholic Charities of the Archdiocese of New York Recognition in honor of Dominican Heritage Month
2013 City University of New York Hostos Community College Certificate Dominican Heritage Month
2013 Business Improvement District for Chinatown Outstanding Leadership Award
2012 City University of New York Hostos Community College Certificate of Recognition
2011 ASPA Distinguished Award for Public Service
2011 El Diario Outstanding Latina of the Year Award
2009 New York State Attorney General’s Award
2009 J.H.S 143 Graduating Class of 2009 Recognition
2003 Kenneth A. Gomez Memorial Award (LALSA) University at Buffalo

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

<table>
<thead>
<tr>
<th>Organization</th>
<th>Office Held (if any)</th>
<th>Dates of Membership</th>
</tr>
</thead>
<tbody>
<tr>
<td>New York Women’s Foundation</td>
<td>Board of Director</td>
<td>2018- Present</td>
</tr>
<tr>
<td>Riverside Park Conservancy</td>
<td>Board Member</td>
<td>2019- Present</td>
</tr>
<tr>
<td>Museum of the City of New York</td>
<td>Ex-Officio Board Member</td>
<td>2018- Present</td>
</tr>
<tr>
<td>Metropolitan Museum of Art</td>
<td>ACCE - Advisory Committee</td>
<td>2019- Present</td>
</tr>
<tr>
<td>New York Botanical Gardens</td>
<td>Member</td>
<td>2017- Present</td>
</tr>
<tr>
<td>New York City Bar Association</td>
<td>Member</td>
<td>2020 - Present</td>
</tr>
</tbody>
</table>
Employment record: List below all positions held since graduation from college including the title or description of job, name of employer, location of work, and inclusive dates of employment.

Summer 1995-1997
Employer: NYS Unified Court System, Manhattan Criminal Court
Position: NYS Certified Interpreter
Location: NYC

1997-2000
Employer: Manhattan District Attorney’s Office, DA Robert M. Morgenthau
Position: Spanish Language Interpreter (1997) and then promoted to Community Affairs Associate (1998-2000)
Location: NYC

2000-2003
Summer 2001
Employer: United States Court of Appeals for the Second Circuit
Position: Judicial Clerk
Location: NYC

Summer 2002
Employer: United States Attorney’s Office - Southern District of New York (SDNY)
Position: Law Clerk
Location: NYC

2002-2003
Employer: United States Senate, Senator Hillary Rodham Clinton (Buffalo Regional Office)
Position: Legislative Assistant and Constituency Liaison
Location: Buffalo, NY

2003-2004
Employer: CORO Public Policy Fellowship
Position: Fellow
Location: NYC

September 2004 – February 2011
Employer: New York State Office of the Attorney General
Position: Assistant Deputy Counselor
Location: NYC

February 2011 – October 2011
Employer: NYS Department of Labor
Position: Associate Commissioner
Location: NYS
October 2011 - February 2014
Employer: New York City Department of Small Business Services
Position: Deputy Commissioner, Neighborhood Development Division
Location: NYC

February 2014 - April 2015
Employer: New York City Council, Speaker’s Office
Position: First Deputy Chief of Staff
Location: NYC

April 2015 - January 2020
Employer: New York State Office of the Governor
Position: Deputy Secretary for Labor & Workforce
Location: NYS

January 2020 - March 2020
Employer: Mike Bloomberg 2020
Position: National Director, Small Business Entrepreneurship & Senior Labor Advisor
Location: NYC

July 2020 - December 2020
Employer: RIDEN-HARRIS 2020
Position: Regional Coalitions Director - Northeast
Location: NYC

December 2020 - February 2021
Employer: Presidential Transition - ART (Commerce)
Position: ART Liaison
Location: NYC

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

<table>
<thead>
<tr>
<th>Name of Government Entity</th>
<th>Position</th>
<th>Dates of Service</th>
</tr>
</thead>
<tbody>
<tr>
<td>NYS Unified Court System</td>
<td>NYS Certified Interpreter</td>
<td>1995-1997</td>
</tr>
<tr>
<td>Manhattan District Attorney’s Office</td>
<td>Spanish Language Interpreter</td>
<td>Community Affairs Associate</td>
</tr>
<tr>
<td>US Court of Appeals for the Second Circuit</td>
<td>Judicial Clerk</td>
<td>Summer 2001</td>
</tr>
<tr>
<td>US Attorney’s Office - (SDNY)</td>
<td>Law Clerk</td>
<td>Summer 2002</td>
</tr>
</tbody>
</table>
United States Senate, Senator Hillary Rodham Clinton
(Buffalo Regional Office)

NYS Office of the Attorney General

NYS Department of Labor

NYC Dept. of Small Business Services

New York City Council

NYS Office of the Governor

Legislative Assistant

Assistant Deputy Counselor

Associate Commissioner

Deputy Commissioner

First Deputy Chief of Staff

Deputy Secretary

Labor & Workforce

2002-2003

2004-2011

2011

2011-2014

2014-2015

2015-2020

Published writings: List the titles, publishers and dates of books, articles, reports and other published materials you have written. The list should include any publicly accessible publications on the internet in the past ten years, including appropriate URLs for any posts on blogs you maintained or contributed to, and URLs for any other significant internet-based postings during that same period. If available, provide the Committee with one digital copy of each of the writings you list.

NONE

Speeches and presentations: List all of the formal speeches and presentations (e.g., PowerPoint) you have delivered during the past ten years which are on topics relevant to the position for which you have been nominated, including dates. If available, provide the Committee with one digital copy of each formal speech and presentation. If text is no longer available, list or presentation.

NONE

Public statements: List all public statements you have made during the past ten years which are on topics relevant to the position for which you have been nominated, including dates. Whenever possible, provide the Committee with finding aids (such as citations, internet URLs, etc.) for each statement.

NONE

Social media usernames: Please provide a list of all of your currently active social media usernames (e.g., Facebook, Instagram, Twitter, etc.), and any usernames for any inactive accounts you have used within the previous ten years.

6
Political affiliations

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

List all public offices, if any, for which you have been a candidate in the past ten years.

<table>
<thead>
<tr>
<th>Name of Office</th>
<th>Elected/Appointed</th>
<th>Year(s) Election Held or Appointment Made</th>
<th>Terms of Service (if applicable)</th>
</tr>
</thead>
<tbody>
<tr>
<td>MIKE BLOOMBERG 2020</td>
<td>N/A</td>
<td>2020</td>
<td>January 2020 - March 2020</td>
</tr>
<tr>
<td>BIDEN-HARRIS 2020</td>
<td>President Biden</td>
<td>2020</td>
<td>July 2020 - December 2020</td>
</tr>
</tbody>
</table>

Political contributions:

Itemize all political contributions which exceed $200 or which aggregate to over $200 in a calendar year to any individual, campaign organization, political party, political action committee or similar entity during the last ten 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)

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 anyone made a commitment to employ you after you leave government service?

   N

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.

In connection with the nomination process, I have consulted with the Office of Government Ethics and HUD's Office of Ethics and Appeals to identify potential conflicts of interest. Any potential conflicts of interest will be resolved in accordance with the terms of my ethics agreement.

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 Office of Ethics and Appeals to identify potential conflicts of interest. Any potential conflicts of interest will be resolved in accordance with the terms of my ethics agreement.

3. Describe any business relationship, dealing or financial transaction (other than tax paying) which you have had during the last ten 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 Office of Ethics and Appeals to identify potential conflicts of interest. Any potential conflicts of interest will be resolved in accordance with the terms of my ethics agreement.

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 Office of Ethics and Appeals to identify potential conflicts of interest. Any potential conflicts of interest will be resolved in accordance with the terms of my ethics agreement.

Tax compliance and bankruptcy:

1. In the past ten years, have you and your spouse (if applicable) filed and paid all taxes (federal, state, and local) as of the date of your nomination? Indicate if you filed as "married filing separately."

YES
2. In the past ten years, have you been required to make any back tax payments? If so, indicate if you have made any back tax payments and provide full details.

NO

3. Has a tax lien or other collection procedure(s) been instituted against you or your spouse (if applicable) by federal, state, or local authorities? If so, provide full details.

NO

4. In the past ten years, have you or your spouse (if applicable) ever been the subject of any audit, investigation, or inquiry for federal, state, or local taxes? If so, provide full details.

NO

5. Were all your Federal, State, local, and other tax returns and tax liabilities of any kind current (filed and paid when due) as of the date of your nomination? If not, provide details.

YES

6. Have you ever filed for bankruptcy? If so, provide details.

NO

Civil, criminal, and investigatory actions:

1. Have you ever been the subject of a complaint or been investigated, disciplined, or otherwise cited for a breach of ethics for unprofessional conduct before any court, administrative agency (e.g., an Inspector General’s office), professional disciplinary committee, or other ethics enforcement entity at any time? If so, provide details, regardless of outcome.

NO

2. Have you ever been investigated, arrested, charged, or held by any Federal, State, or other law enforcement authority for a violation of any Federal, State, county or municipal law, regulation, or ordinance, other than a minor traffic offense? If so, provide details.

NO

3. Have you ever been involved as a party in interest in any administrative agency proceeding, or civil litigation other than a divorce proceeding? If so, provide details.

NO

4. Have you ever been convicted (including pleas of guilty or nolo contendere) of any criminal violation other than a minor traffic offense? If so, provide details.
NO

Other information: Please advise the Committee of any additional information, favorable or unfavorable, which you believe should be considered in connection with your nomination.

N/A

Public records search: Do you consent to allow Committee staff to conduct a public records search on you using appropriate search tools? (including Westlaw, Lexis, etc.)

YES

The undersigned certifies that the information contained in the public statement to the Committee is true and correct.

Signed: ___________________________  Date: October 15, 2021
RESPONSES TO WRITTEN QUESTIONS OF CHAIRMAN BROWN
FROM RETA JO LEWIS

Q.1. Where have you excelled in past positions in attracting, hiring, and promoting people of color in positions in your organization? Where might there be room for improvement?
A.1. Over the course of my career, I hired and promoted diverse teams at the Department of State, the German Marshall Fund, the DC Department of Public Works and built diverse Advisory Committees at various institutions. I believe there always is room for organizations to create diverse talent pipelines that help mentor, develop, and retain historically underrepresented candidates.

Q.2. What specific measures will you use to evaluate the success of the Export-Import Bank in understanding and addressing the needs of Black, Indigenous, and people of color (BIPOC)? And, will you work with the Board to keep Congress apprised, as appropriate, on the progress being made on these measures?
A.2. I believe diversity begins at the top and that diverse teams produce the best results. If confirmed as the next President of Ex-Im, it will be a personal priority to diversify not only our workforce but also our business lines. In order to make progress, I will hold myself, senior leadership and managers accountable for diversity initiatives. I will review relevant Ex-Im policies and procedures with our staff and will place a high priority on the recruitment, retention, and development of diverse talent and increased outreach to minority- and women-owned businesses.

Diversity is important but creating a culture where people from all backgrounds feel included is essential. I believe that the agency must have a formal diversity strategy and implementation plan. If confirmed, I commit to work with you, other Members of the Committee and the Board to keep Congress apprised on the progress of these measures as appropriate.

Q.3. What is your plan for creating an inclusive working environment for employees within your office?
A.3. I believe that cultivating inclusion in the workplace is an evolving process. To foster inclusion, creating an ongoing culture for employee engagement and feedback will be critical. If confirmed, I will meet with staff, at all levels, to conduct an audit and review of existing policies and procedures that impact creating an inclusive working environment.

Q.4. In 2016, Ex-Im created the Environmental and Social Project Information and Concerns web portal. That portal allows for communities to submit grievances about project impacts. Financial and development institutions often review their accountability mechanisms every 4 or 5 years and solicit public input to improve their processes. The COVID–19 pandemic has limited the ability of Ex-Im and its contractors to undertake project assessments and monitoring.

If confirmed, do you believe that it is important for the Ex-Im Board of Directors to ensure project monitoring and accountability processes are robust, and do you believe that public consultation to improve Ex-Im practices is important?
A.4. I believe public consultation to improve Ex-Im practices is important. Public input and robust stakeholder engagement present an important opportunity to allow all voices on all sides of the issue to be heard. I believe that the agency should emphasize transparency in its operations with stakeholders, including Congress. If confirmed, I look forward to an update from staff to determine what action, if any, is needed to modernize Ex-Im’s accountability mechanisms and project monitoring processes.

RESPONSES TO WRITTEN QUESTIONS OF SENATOR TOOMEY FROM RETA JO LEWIS

Q.1. Congressional Oversight—Please provide your philosophy on how the Export-Import Bank of the United States (Ex-Im) will approach and respond to Congressional information requests (both for documentary information and oral testimony), if you are confirmed.

A.1. If confirmed, I believe that Ex-Im should be transparent in its operations. I commit to responding to Congressional documentary requests in a timely manner and to comply with requests for information in accordance with statutory and regulatory guidance. If confirmed, I will take seriously the Congressional notification process and make sure that congressional feedback is considered as a part of the Board’s decision-making process. I look forward to working with Congress and commit to making myself available to respond to Congressional requests for oral testimony should I be confirmed.

Q.2. If confirmed, do you intend to respond to information requests differently depending on who is making the Congressional information request (whether it’s the chair of the Congressional committee, the Ranking Member, or another member of Congress)? Please answer “yes” or “no.” If your answer is “yes,” please explain.

A.2. If confirmed, I will seek to be responsive to all information requests from Congress, regardless of who makes the request, consistent with all statutory and regulatory requirements.

Q.3. Will you commit that, if confirmed, you will respond in a timely manner and fully comply with all information requests from me? Please answer “yes” or “no.” If your answer is “no,” please explain.

A.3. If confirmed, I commit to responding in a timely manner to requests from you, Members of the Committee and the Congress, consistent with all statutory and regulatory requirements.

Q.4. Will you commit that, if confirmed, you will make yourself and any other Ex-Im employee expeditiously available to provide oral 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 Chairman or Ranking Member? Please answer “yes” or “no.” If your answer is “no,” please explain why.

A.4. If confirmed, I will make myself and my staff available consistent with all statutory and regulatory requirements.

Q.5. Professional Experience—During your professional career, have you ever reviewed and approved a loan?
A.5. I have more than 25 years of leadership experience in international affairs, legal, policy, and business roles and, while I have never directly approved a loan, I am confident that I have the skills and experience to build a strong team that will enable me to effectively lead Ex-Im in its mission of supporting U.S. jobs through exports while being a responsible steward of taxpayer resources.

Q.6. Have you ever served as a President of a Federal governmental entity?
A.6. I have more than 25 years of leadership experience in international affairs, legal, policy, and business roles and, while I have never served as the president of a Federal agency, I am confident that I have the skills and experience to build a strong team that will enable me to effectively lead Ex-Im in its mission of supporting U.S. jobs through exports while being a responsible steward of taxpayer resources.

Q.7. Have you ever served as the Chair of a Board of Directors?
A.7. I have more than 25 years of leadership experience in international affairs, legal, policy, and business roles, and while I have never served as the chair of a board of directors, I am confident I have the skills and experience to build a strong team that will enable me to effectively lead the Board of Directors and fulfill Ex-Im's mission of supporting jobs through exports.

Q.8. Private Sector Financing—How will you ensure that Ex-Im is not competing with private lenders in facilitating financing for exporters of all sizes, but particularly large exporters who have access to private capital?
A.8. I understand that Ex-Im's former Chairman Kimberly Reed led a review of the agency's procedures to review transactions to ensure that they are consistent with Ex-Im's mandate of supplementing and not competing with private capital. Under her leadership, the agency conducted a public review and the Board approved revised procedures. If confirmed, I would look forward to reviewing these procedures, as well as each individual transaction that comes before the Board of Directors to determine that Ex-Im is acting in accordance with its statutory requirements.

Q.9. Ex-Im's charter states that “[i]t is also the policy of the United States that the Bank in the exercise of its functions should supplement and encourage, and not compete with, private capital.” Will you commit to working with me and this Committee to ensure that large corporations who have access to private capital do not turn to Ex-Im financing without first exhausting all efforts to obtain credit elsewhere?
A.9. If confirmed, I would be pleased to work with you and this Committee to ensure that the agency is fulfilling its statutory requirement of supplementing and not competing with private capital as it works to support U.S. jobs through exports.

Q.10. During the October 26, 2021, Banking Committee hearing for your nomination, Senator Jon Ossoff (D-GA) asked you: “[W]ill you commit, please Ms. Lewis, to working with my office so companies like Thrush Aircraft in Albany and Gulfstream Aerospace in Savannah can export more Georgia made products around the world?”
You responded, “I will commit to working with you Senator, and other Members of this Committee on those types of issues.”

Thrush Aircraft has received Ex-Im financing numerous times. Gulfstream Aerospace has as well, including for sales to China. The Ex-Im board has a responsibility to ensure its loan, loan guarantee, and insurance approvals are financially sound, done strictly as a lender of last resort, and free from political interference. How will the commitment you made here impact future Ex-Im Board decisions involving Gulfstream Aerospace or Thrush Aircraft?

A.10. In my comments to Senator Ossoff, I was committing, if confirmed, to work with him and the Members of this Committee to ensure that Ex-Im is being responsive to the needs of all U.S. exporters, in accordance with all applicable statutory and policy requirements.

Q.11. If your response to the previous question entails there will not be an impact, what does your commitment to Senator Ossoff, along with other Senators of this Committee, entail when specific companies are referenced in the commitment?

A.11. If confirmed, I would seek to work with the Members of this Committee to ensure that Ex-Im is being responsive to the needs of all U.S. exporters, in accordance with all applicable statutory and policy requirements. If the agency staff is not efficiently or effectively engaging with U.S. exporters or foreign buyers, I would seek to resolve those issues. If the agency’s policies or procedures are not sufficiently responsive to the needs of U.S. exporters, I would seek to better understand what steps, if any, the agency should take to ensure it is effectively fulfilling its mandate in accordance with all applicable statutory requirements.

Q.12. COVID–19 Temporary Measures—In March 2020, Ex-Im adopted four “temporary” measures that put the U.S. taxpayers at greater risk, such as increasing the guaranteed coverage option to 95 percent. These measures were extended for an additional year to April 30, 2022. However, in FY2020, only two out of the 131 transactions took advantage of the 95 percent coverage option.

If confirmed, will you commit to letting the temporary measures that Ex-Im adopted during the pandemic expire on April 30, 2022?

A.12. If confirmed, I commit to reviewing the temporary measures that Ex-Im’s Board adopted and determining if they have been effective in supporting U.S. exporters facing challenges due to the effects of the COVID–19 pandemic and whether they are still needed. I would look to work with you and the Members of this Committee to better understand if there are specific concerns about the temporary measures that Ex-Im’s Board has adopted.

Q.13. If confirmed, will you commit to ensuring these “temporary” measures do not become permanent policies of Ex-Im?

A.13. If confirmed, I commit to reviewing Ex-Im’s programs to determine how the agency can best support U.S. jobs through exports, while being a responsible steward of taxpayer resources.

Q.14. China Program—In December 2020, the Ex-Im Board of Directors unanimously approved lowering the domestic content policy for its Program on China and Transformational Exports (CTEP) to 51 percent, with the potential to be even lower.
What is the lowest domestic content percentage that you would personally support? Please provide a numerical percentage.

A.14. At this time, I do not have a predetermined view on Ex-Im's domestic content policy. If confirmed, I would look to better understand what Ex-Im's existing policy is, what effect that policy has on the agency's ability to support U.S. jobs, and consider the views of various stakeholders, including the Members of this Committee and Congress.

Q.15. The Ex-Im Advisory Committee recommended a U.S. content minimum of 20–30 percent to purportedly better level the playing field with foreign competitors. Would you support a 20 percent domestic content for a loan guarantee? If so, can you explain how this fits within Ex-Im's mission statement of supporting U.S. jobs when 80 percent of the product will be made elsewhere?

A.15. At this time, I do not have a predetermined view on Ex-Im's domestic content policy. If confirmed, I would look to better understand what Ex-Im's existing policy is, what effect that policy has on the agency's ability to support U.S. jobs, and consider the views of various stakeholders, including the Members of this Committee and Congress.

Q.16. During the October 26, 2021, Banking Committee hearing for your nomination, Senator Chris Van Hollen (D-MD) asked you: "[A]s Ex-Im continues to implement the China and Transformational Exports Program, the CTEP program, to help U.S. exporters compete abroad especially in the face of China's Belt and Road Initiative. What are some of the metrics that you would look to in measuring how we're faring against China in this competition?"

After your response, Senator Van Hollen requested additional information from you on some of the metrics that you will be looking at in response. Can you elaborate what those metrics are?

A.16. At this point, I do not have sufficient information about the China and Transformational Exports Program to have a definitive view about the appropriate metrics to evaluate its effectiveness. As a general matter, I believe it will be important to understand whether U.S. exporters see the program as helping them compete against Chinese Government-backed export financing, the volume of financing the program is doing, and the performance of Ex-Im's financing activity under the program.

Q.17. Ex-Im Priorities as President and Chair—During the October 26, 2021, Banking Committee hearing for your nomination, Senator John Kennedy (R-LA) asked you: "Tell me one change you plan to make at Ex-Im if you're confirmed." In your response, you did not provide any changes.

What is one change you plan to make at Ex-Im if you're confirmed?

A.17. If confirmed, one of my top priorities would be to expand Ex-Im global business development efforts. The agency has a critical role to play for businesses that are looking to reduce the risk of exporting and need access to capital. Congress has directed Ex-Im to expand and increase its presence and outreach in rural States, with veterans, women and minorities and persons with disabilities
to ensure American exporters and foreign buyers know about the services Ex-Im provides. I would look forward to drawing upon my years of experience and national network working with all types of businesses and associations to ensure businesses, especially small businesses and those underrepresented in exporting, are aware of and have access to Ex-Im services.

Q.18. Have you had any discussions with either White House or Ex-Im staff about potential changes or modifications to any existing Ex-Im policies? If so, please identify what policies and explain what the potential changes and modifications are?

A.18. I have not had any discussions with either the White House or Ex-Im staff about any potential changes or modifications to any existing Ex-Im policies.

Q.19. Answering Questions for the Record—Please describe with particularity the process by which you answered these questions for the record, including identifying who assisted you in answering these questions along with a brief description of their assistance.

A.19. I prepared my questions for the record and worked with Ex-Im's Office of Congressional and Intergovernmental Affairs to ensure that I was fully complying with the information requested.

RESPONSES TO WRITTEN QUESTIONS OF SENATOR MENENDEZ FROM RETA JO LEWIS

Q.1. The most recent Ex-Im competitiveness report found, “an increased role of foreign export credit agencies in supporting domestic companies with no export footprint during COVID–19.” In other words, Ex-Im’s foreign peers invested in their own domestic, non-export, companies. Potentially, this creates an opportunity for U.S. exporters.

As foreign export credit agencies focus on their nonexport domestic companies, is this an opportunity for Ex-Im to more aggressively provide support to U.S. export companies and help the U.S. be more competitive?

A.1. Ex-Im has a statutory mandate to level the playing field for U.S. exporters. If U.S. exporters are being put at a competitive disadvantage, I believe that Ex-Im has an obligation to determine how it can best level the playing field for U.S. exporters, in accordance with its statutory requirements.

Q.2. In past recessions, Ex-Im has typically expanded its support as private commercial banks scale back their trade financing. For example, in fiscal year 2009, during the Great Recession, Ex-Im’s credit assistance grew 46 percent over the prior year, and much of that new assistance was in support of American small businesses.

If confirmed, what steps will you take to ensure Ex-Im is responding to the needs of small exporters during the COVID recovery?

A.2. It is my understanding that Ex-Im has taken some initial steps to support small business exporters during the COVID pandemic. Should I be confirmed I would look forward to reviewing the actions that have already been taken and understanding their effectiveness in meeting the unique needs of small businesses.
Also, it seems that one of the major barriers to using Ex-Im financing is knowledge of the tools and resources Ex-Im can provide, especially among minority and women-owned businesses that may have been particularly hard-hit during the pandemic. Therefore, if confirmed I would place a high priority on education and outreach through in-person outreach, digital engagement, and engagement with amplifier networks to ensure small businesses are aware of how Ex-Im can support them during COVID recovery and beyond as they seek to grow their sales through exports.

Q.3. What lessons can Ex-Im take from the COVID–19 response to improve our resiliency to future pandemics and other shocks that cause global trade disruptions?

A.3. Ex-Im has important tools that support liquidity needs of businesses, especially during times of economic uncertainty. Through Ex-Im’s Working Capital Loan Guarantee Program, small businesses can access capital to support a variety of preexport needs, such as salaries, raw materials, and more. Such liquidity can be an important buffer against trade disruptions. Ex-Im’s Export Credit Insurance can allow exporters to offer open account terms, allowing goods time to get to foreign markets. To help these tools support the current recovery and improve resiliency for future trade shocks, I believe that Ex-Im must expand business development and outreach so that businesses, especially small businesses or those new to exporting, become aware of how Ex-Im can support them.

As I am not at the agency, I am unable to determine how effective Ex-Im’s response to the COVID–19 pandemic has been and what lessons, if any, should be drawn from the experiences of the agency and U.S. exporters. However, I am aware that there have been broader conversations about whether Ex-Im can play a role in strengthening U.S. leadership in the development and manufacturing of critical goods. I look forward to learning more about these efforts and, if confirmed, I would be pleased to further discuss this issue with you and your office.

Q.4. As the United States increases its focus on clean energy and creating good-paying green tech jobs here at home, there has been some public criticism that Ex-Im has inadequately done its part to reach out to the clean energy industry, educate them about the opportunities Ex-Im provides, develop a clean tech project pipeline, and in turn create competitive American made climate tech industries and jobs.

If confirmed, will you commit to engaging directly with the clean energy industry to ensure that they have a robust understanding of the opportunities provided by Ex-Im?

A.4. I believe there is tremendous opportunity for growth in the renewable and clean energy sectors, especially through Ex-Im’s China and Transformational Exports Program. If confirmed, I would make it a priority to ensure businesses in these industries are aware of how the U.S. Government can help them export their products. I look forward to working with Ex-Im staff to partner with colleagues across the U.S. Government, State, and local elected leaders, State economic development entities, and amplifier groups such as industry trade organizations to spread the word about Ex-Im tools and resources.
RESPONSES TO WRITTEN QUESTIONS OF SENATOR WARREN FROM RETA JO LEWIS

Q.1. Please describe your plans to implement the provisions of Ex-Im’s reauthorization with an emphasis on clean technology and renewable energy, including how you plan to reach out to industry and educate them on the opportunities Ex-Im provides and create competitive, American-made clean tech jobs.

A.1. Ex-Im must be committed to supporting the energy solutions of the future and ensuring that clean, renewable energy and the products and innovations that drive it are American made. If confirmed, I will work to increase Ex-Im’s global business development efforts to ensure that businesses of all sizes are aware of and have access to Ex-Im’s services.

If confirmed, I would work with the Ex-Im team to strengthen Ex-Im’s interagency coordination with the Departments of Energy, Commerce, and State and the Small Business Administration, U.S. Trade and Development Administration, Millennium Challenge Corporation, and U.S. International Development Finance Corporation as part of a whole-of-Government approach to identifying export opportunities, developing U.S. manufacturing, and winning overseas contracts.

I would also seek to foster enhanced relationships with business leaders, trade associations, State and local leaders, and other amplifier organizations to ensure U.S. companies and foreign buyers are aware of the products and services Ex-Im provides. I believe there is tremendous opportunity for growth in the renewable energy and clean technology sectors, especially through Ex-Im’s China and Transformational Exports Program, and should I be confirmed I would make it a priority to ensure businesses in these industries are aware of how the U.S. Government can help them export their products.

RESPONSES TO WRITTEN QUESTIONS OF SENATOR KENNEDY FROM RETA JO LEWIS

Q.1. President Biden’s Executive Order 14008, Tackling the Climate Crisis at Home and Abroad, directs the Secretaries of State, Treasury, and Energy to work with the Export-Import Bank “to identify steps through which the United States can promote ending international financing of carbon-intensive fossil fuel-based energy while simultaneously advancing sustainable development and a green recovery.”

In response to the Executive order, the Treasury Department announced guidance in August of this year restricting support for financing of natural gas projects overseas. Treasury’s guidance further confounds the uncertainty surrounding President Biden’s support for U.S. LNG exports and thousands of high-paying jobs here in the United States.

I am concerned that other Federal financing agencies, such as the Ex-Im Bank may seek to implement similar policies that discriminate against projects involving U.S. LNG.

Ms. Lewis, section 2(k) of the Ex-Im Bank’s Charter prohibits the Bank from:
(1) Denying an application for financing based solely on the industry, sector or business the application concerns; or
(2) Promulgating or implementing policies that discriminate against an application based solely on the industry, sector or business that it concerns.

This clearly does not comport with the administration’s efforts to limit financing mechanisms for U.S.-led LNG projects overseas.

Ms. Lewis, if confirmed do you commit to strictly uphold the Ex-Im Bank’s nondiscrimination policy against any industry, sector or business, including the natural gas industry of the United States?

A.1. I believe that Ex-Im has an important role in supporting industries and workers in accordance with all statutory and policy requirements. Ex-Im must review every transaction using the criteria set forth in its Charter and Congress has mandated that Ex-Im cannot discriminate solely on the basis of industry, sector, or business.

If confirmed, I commit to upholding this legal requirement and working with you and other Members of the Committee to ensure Ex-Im is fulfilling its mission to support U.S. jobs through exports.

Q.2. What assurances can you provide to this Committee today that you will not allow partisan policies that discriminate against the U.S. LNG industry to influence the Ex-Im Bank's financing policies?

A.2. I believe that Ex-Im has an important role in supporting industries and workers in our country in accordance with all statutory and policy requirements, including nondiscrimination solely on the basis of fuel source. Ex-Im must review each transaction using the criteria set forth in its Charter.

I have significant experience working in a bipartisan manner and, if confirmed, I intend to continue that practice in my leadership of the agency. I do not believe that partisan policies should play any role in the agency's financing policies.

Q.3. Ex-Im Bank was given authority under the China and Transformational Exports Program to level the playing field directly against the People’s Republic of China (Sec. 2(1)(1) of the Bank’s Charter). Are you prepared to aggressively finance projects for U.S. exporters that face Chinese competition?

A.3. If confirmed, I am prepared to uphold the Ex-Im mission to support U.S. jobs through exports and believe the China and Transformational Exports Program can support that mission, especially in the face of Chinese competition. I recognize that the Chinese Government has aggressively worked to support their exporters and I agree that the Ex-Im must stand ready to support U.S. exporters who are confronting this reality in markets around the world.

If confirmed, I look forward to learning more about the status of the Program and working with you and your staff on how the agency can further support U.S. jobs and workers, while being a responsible steward of taxpayer resources.

Q.4. Exporters tell me that Ex-Im Bank loan officers spend over 50 percent of their time training and answering questions from the Inspector General versus working on transactions for U.S. exporters
to compete against China. The Inspector General’s office at Ex-Im Bank spends 6 percent of the agency’s budget, employs 10 percent of the agency’s employees, and has more investigators than the Bank has loan officers. As of last year, the agency’s loan volume is down 80 percent since the IG office grew so large. Will you work with the IG to properly size their office so that exporters can get their deals approved and we can level the playing field against China?

A.4. I recognize that Ex-Im’s Office of the Inspector General has an important role to play in providing an independent and objective review of the agency. If confirmed, I would look to build a constructive relationship with the Office of the Inspector General to eliminate fraud, waste, and abuse, and improve agency operations. I will work with the Ex-Im staff, the Office of the Inspector General, and Congress to ensure the agency can best fulfill its mission of supporting U.S. jobs through exports, including in sectors where there is direct competition against the Chinese.

RESPONSES TO WRITTEN QUESTIONS OF CHAIRMAN BROWN FROM ELIZABETH DE LEON BHARGAVA

Q.1. Please describe your plans to implement the provisions of Ex-Im’s reauthorization with an emphasis on clean technology and renewable energy, including how you plan to reach out to industry and educate them on the opportunities Ex-Im provides and create competitive, American-made clean tech jobs.

A.1. Ex-Im must be committed to supporting the energy solutions of the future and ensuring that clean, renewable energy and the products and innovations that drive it are American made. If confirmed, I will work to increase Ex-Im’s global business development efforts to ensure that businesses of all sizes are aware of and have access to Ex-Im’s services.

If confirmed, I would work with the Ex-Im team to strengthen Ex-Im’s interagency coordination with the Departments of Energy, Commerce, and State and the Small Business Administration, U.S. Trade and Development Administration, Millennium Challenge Corporation, and U.S. International Development Finance Corporation as part of a whole-of-Government approach to identifying export opportunities, developing U.S. manufacturing, and winning overseas contracts.

I would also seek to foster enhanced relationships with business leaders, trade associations, State and local leaders, and other amplifier organizations to ensure U.S. companies and foreign buyers are aware of the products and services Ex-Im provides. I believe there is tremendous opportunity for growth in the renewable energy and clean technology sectors, especially through Ex-Im’s China and Transformational Exports Program, and should I be confirmed I would make it a priority to ensure businesses in these industries are aware of how the U.S. Government can help them export their products.
RESPONSES TO WRITTEN QUESTIONS OF SENATOR TOOMEY
FROM ELIZABETH DE LEON BHARGAVA

Q.1. Congressional Oversight—Please provide your philosophy on how the Office of the Assistant Secretary for Administration will approach and respond to Congressional information requests (both for documentary information and oral testimony), if you are confirmed.

A.1. I recognize the important role that Congress plays in reviewing and monitoring the work of administrative agencies, including HUD. If confirmed, I would work to ensure the Office of the Assistant Secretary for Administration cooperates with the HUD offices in charge of responding to such requests and that our team assists those offices to respond to Congressional information requests in a timely and transparent manner, consistent with applicable law and regulation.

Q.2. If confirmed, do you intend to respond to information requests differently depending on who is making the Congressional information request (whether it’s the chair of the Congressional committee, the Ranking Member, or another Member of Congress)? Please answer “yes” or “no.” If your answer is “yes,” please explain.

A.2. If confirmed, I would work to ensure the Office of the Assistant Secretary for Administration cooperates with the HUD offices in charge of responses to Congressional information requests, and that we assist those offices to do so in a way that is consistent with applicable law and regulation.

Q.3. Will you commit that, if confirmed, you will timely respond to and fully comply with all information requests from me? Please answer “yes” or “no.” If your answer is “no,” please explain.

A.3. If confirmed, I would work to ensure the Office of the Assistant Secretary for Administration cooperates with the HUD offices in charge of evaluating Congressional information requests and coordinating such responses, and that we assist those offices to diligently respond to Congressional information requests, consistent with applicable law and regulation.

Q.4. Will you commit that, if confirmed, you will make yourself and any other Office of the Assistant Secretary for Administration employee expeditiously available to provide oral 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 Chairman or Ranking Member? Please answer “yes” or “no.” If your answer is “no,” please explain why.

A.4. I recognize the important role that Congress plays in reviewing and monitoring the work of administrative agencies, including HUD. If confirmed, I would work in consultation with the HUD offices in charge of evaluating Congressional requests and coordinating such responses to ensure the Office of the Assistant Secretary for Administration responds to Congressional information requests, consistent with applicable law and regulation.

Q.5. Do you believe that the Office of the Assistant Secretary for Administration may assert any privileges or other legal justifica-
tions to withhold information (whether records or oral testimony) from Congress? Please answer “yes” or “no.”

A.5. If confirmed, I will work with HUD’s Office of General Counsel to ensure that the Office of the Assistant Secretary for Administration provides all the information necessary for such determinations to be made. As an effective public servant, I recognize that it is important to respond to Congressional requests, but I would defer to the Office of General Counsel on whether the Office of the Assistant Secretary for Administration has any such privileges or other legal justifications.

Q.6. If you answered “yes” to the preceding question, please list every such privilege or other legal justification and provide the legal basis for why you believe the Office of the Assistant Secretary for Administration may use such privilege or legal justification to withhold information from Congress.

A.6. N/A.

Q.7. In an effort to be open and transparent with Congress and the public, will you commit not to assert any such privilege or legal justification against Congress that you listed above? If not, why not? If so, please identify all such privileges or legal justifications that you will commit to not assert against Congress.

A.7. I commit to lead the Office of the Assistant Secretary for Administration, if confirmed, with transparency and openness, consistent with applicable law and regulation. As an effective public servant, I would defer to the appropriate office for making such determinations, the Office of General Counsel, on whether the Office of the Assistant Secretary for Administration has any privileges or other legal justifications for withholding information.

Q.8. **HUD Staffing Retention Issues**—From 2008 through 2017, HUD lost 18.5 percent of its staff, more than any other Cabinet-level department. During this time, total staff governmentwide grew by 11 percent. According to recent reports, nearly a quarter of HUD’s workforce is eligible to retire. That estimate will grow to 45 percent of HUD staff in just 5 years.

Do you think it’s prudent to appropriate $150 billion or more to HUD—which is roughly three times the HUD’s annual budget—when so many staff responsible for administering these funds may just retire overnight?

A.8. If confirmed, I will work with the Secretary, Deputy Secretary, and my colleagues across the Department to ensure that HUD has the capacity to efficiently and effectively deploy all appropriated funds in ways that effectively advance HUD’s mission to create strong, sustainable, inclusive communities and quality affordable homes for all. The services of HUD are more important than ever, and I will work to make sure that we can hire, train, and retain staff and procure the services necessary to deliver on HUD’s mission.

HUD is fortunate to have many employees who have accumulated enough experience to qualify for retirement, as this means the agency is doing well in retaining employees with long-standing experience, and in complying with legal prohibitions against age-based employment discrimination.
I agree with Secretary Fudge that recruiting and retaining the best talent is imperative to rebuilding HUD's workforce and fulfilling its mission. If confirmed, I would work with the Office of Administration to increase HUD's hiring capacity, and to review the hiring process so as to strengthen efficiencies such as reducing the number of steps to hire a new employee. If confirmed, I will work with the team to continue taking positive steps forward to grow HUD's workforce, while retaining institutional knowledge.

Q.9. Can HUD effectively administer these programs given the very real risk of staff attrition? If so, what is your plan to help ensure that staff turnover does not adversely impact HUD's ability to responsibly administer these programs and protect taxpayer resources against waste, fraud, and abuse?

A.9. If confirmed, I will work with the Secretary, Deputy Secretary, and my colleagues across the Department to ensure that HUD has the capacity to efficiently and effectively deploy all appropriated funds to advance HUD's mission to create strong, sustainable, inclusive communities and quality affordable homes for all and ensure HUD is protecting taxpayer resources.

Further, it will be critical to minimize the impact of any turnover by focusing first on the methodical preservation of the teams' institutional knowledge, and then the effective dissemination of that knowledge.

Q.10. HUD has additional challenges hiring staff quickly. HUD's average time-to-hire in FY2019 exceeded OPM's goal by 61 days. It takes nearly 5 months, on average, to get staff on-boarded at HUD. With very clear hiring challenges, why should Congress trust HUD is capable of quickly hiring people to administer billions more in taxpayer dollars?

A.10. If confirmed, I will work with the Office of the Chief Human Capital Office (OCHCO), which is a part of the Office of Administration, to understand the current procedures, barriers, and opportunities for improvement in HUD's hiring process. I will also evaluate and contribute to the resources OCHCO needs to lead the hiring process. I will also work with my colleagues in the Office of the Chief Financial Officer and Office of the Chief Information Officer to identify the resources and technology necessary to deliver efficiently on HUD's hiring needs.

Q.11. Minimum Wage and Paid Family Leave—Your biography notes that you were "integral in securing New York's historic minimum hourly wage increase to $15" and that you "led the establishment of New York's Paid Family Leave program."

Isn't it true that a requirement for paid family leave will reduce either compensation or a different benefit because a company can only reserve so much for this purpose?

A.11. New York Paid Family Leave is insurance that is fully funded by employees through payroll deductions. My responsibility, if confirmed, will be to ensure that HUD is complying with Congress' mandate in an efficient and effective way that ensures the retention and recruitment of a highly qualified and diligent workforce.

Q.12. If not, where do businesses get the money to cover this expense from?
A.12. Please see the response above.

Q.13. Work Requirements for HUD Programs—Do you support requiring able-bodied adults without dependents to work or, at a minimum, look for work, in order to receive taxpayer-funded housing benefits? If you do not, why not?

A.13. Policy development of program requirements do not fall under the Office of Administration. My responsibility, if confirmed, would be to support HUD in its hiring, training, and retention of staff and procuring the services necessary to deliver on HUD’s mission.

Q.14. Many people are on waitlists to receive housing subsidies from HUD. Why should able-bodied adults without dependents who choose not to work receive taxpayer-subsidized housing instead of others in greater need of assistance?

A.14. Management of waitlists do not fall under the Office of Administration. My responsibility, if confirmed, would be to support HUD in its hiring, training, and retention of staff and procuring the services necessary to deliver on HUD’s mission.

Q.15. HUD Procurement Issues—Procurement challenges are extraordinary for HUD’s grantees. Public housing agencies (PHAs) routinely mismanage or steer lucrative contracts to favored vendors. The District of Columbia Housing Authority is one of the more recent examples of PHAs plagued by fraud and abuse in the last few weeks. The New York City Housing Authority (NYCHA)—for which Senator Schumer wants to secure a $40 billion earmark in the Democrats’ reconciliation bill—is another. Community Development Block Grant-Disaster Relief (CDBG–DR) program grantees also fail to follow Federal procurement standards or equivalent standards. HUD’s Inspector General (IG) discovered that Puerto Rico—which received almost $20 billion for CDBG–DR—lacked a written procurement policy and had deficiencies in 100 percent of the files they sampled. But HUD fares no better than its grantees. In 2019, HUD even identified risks in inadequate oversight of vendors and third-party service providers.

What steps must HUD take to better address contracting challenges when the HUD is set to administer another $150 billion or more from the Democrats’ partisan reconciliation bill?

A.15. If confirmed, I will oversee the Office of the Chief Procurement Officer (OCPO), which is responsible for obtaining all contracted goods and services required by the Department efficiently and in the most cost-effective manner possible to enable the Department to deliver on its mission.

I will begin by conducting a comprehensive assessment of the procurement system in order to identify areas where we can maximize competition on procurement bids, ensure competitive rates, streamline, gain efficiencies, improve transparency, and increase participation of small or disadvantaged businesses.

Q.16. HUD has a history of hiring people who defraud the Government. A former HUD contracting specialist was recently sentenced 2 years ago for accepting bribes in return for preferential treatment
by bidders on HUD’s contracts. Another was sentenced last year for getting section 8 voucher payments and hiding that from the Government. What steps should HUD take to safely manage contracts and ensure its own people do not engage in criminal conduct?

A. If confirmed, I will work with the Secretary, Deputy Secretary, General Counsel, and my colleagues across the Department, to ensure the proper training, oversight, and controls are in place to protect taxpayer resources and ensure the highest level of ethical conduct.

Q. Answering Questions for the Record—Please describe with particularity the process by which you answered these questions for the record, including identifying who assisted you in answering these questions along with a brief description of their assistance.

A. I prepared my answers. They were then reviewed through an interagency process in consultation with counsel.

RESPONSES TO WRITTEN QUESTIONS OF SENATOR MENENDEZ FROM ELIZABETH DE LEON BHARGAVA

Q. In recent years, HUD relocated key multifamily housing staff from its office in Newark to the New York regional office. New York and New Jersey have very different housing needs and challenges. We need to have adequate HUD boots on the ground that are familiar with New Jersey’s unique needs and don’t only focus on New York.

Ms. Bhargava, what specific steps will you take to ensure that the Newark office has the staff it needs and that New Jersey remains a priority at HUD?

Will you commit that if you are confirmed you will look at this issue with an eye for addressing New Jersey’s housing needs?

A. Having staff in the field is critically important to HUD and its mission. Field staff are the eyes and ears on the ground and have the pulse of what is happening in a community and provide a place for residents to go to for services.

I understand that the Obama administration undertook the transformation of Multifamily Housing with the goal to improve its performance to better serve our need for quality and affordable rental housing. However, it has been several years since implementation. If confirmed, I would commit to looking at this issue with an eye for addressing New Jersey’s housing needs. I would discuss with the Secretary and Deputy Secretary the need to review HUD’s field staffing in New Jersey so as to understand what is working and where there is a need for more staff. If confirmed, I would assess the steps HUD could take to ensure that we are investing in our staff and achieving our objectives to provide high quality and well-distributed services to residents and communities.
RESPONSES TO WRITTEN QUESTIONS OF SENATOR WARREN
FROM ELIZABETH DE LEON BHARGAVA

Q.1. Please describe how you intend to ensure HUD is equipped with a workforce of the proper size and composition to ensure the agency can meet the increased demand for HUD programs and services.

A.1. We're in a time of great workplace upheaval that crosses industries and sectors. At the same time, the services of HUD are more important than ever and require a ready and evolving workforce to deliver on our mission. Throughout my career in public service, I have addressed similar challenges, and if confirmed, I look forward to bringing that expertise and leadership to HUD. If confirmed, I will look across HUD at current staffing and internal operations to make sure that the workforce is sufficient to manage the workload and protect the agency and taxpayers from risk. I will work with Secretary Fudge and the Deputy Secretary to identify the resources HUD needs to attract, retain, and develop a workforce that is able to carry out its work. If confirmed, I will begin by collaborating with the different program offices at HUD to assess the current state of talent and open positions in order to align job skills, experience, and training with HUD's mandate. This will involve exploring how to reorient and increase the efficacy of various functions and processes and reimagine functional job descriptions and laddering. I would also examine the HUD employee life cycle (recruiting, onboarding, laddering, developing/training, retaining, and offboarding). I believe in establishing an organizational culture, systems and ingrained behaviors that are aligned with equity, inclusion, and belonging, and to institute practices that are deeply aligned with the Department's mission. I will work in partnership with my team to define the values, processes, and procedures to expand HUD's workforce to meet an expanded mission.

RESPONSES TO WRITTEN QUESTIONS OF SENATOR DAINES
FROM ELIZABETH DE LEON BHARGAVA

Q.1. What wasteful or inefficient practices do you intend to eliminate or reform within your areas of the Department?

A.1. If confirmed, I look forward to working with the Secretary, Deputy Secretary, and the staff of the Office of Administration to undertake a comprehensive review of the hiring and procurement practices in the Office, learn more about the process improvement procedures in place, and, if inefficiencies are identified, I will work to reform them. I will also review and carefully consider recommendations made by the Office of the Inspector General.

Q.2. You have commented that improving employee morale and work environment are central tenets of your goal to retain staff. What methods do you intend to use to achieve this objective?

A.2. If confirmed, I will work with the Secretary, Deputy Secretary, my team in the Office of Administration and my colleagues across the Department to ensure we are prioritizing employee morale and creating a diverse, equitable, inclusive, and accessible workplace. These methods may include: providing additional resources to support employee well being; enhancing leadership development and
training opportunities for all HUD employees, especially supervisors and managers; and executing an effective Diversity, Equity, Inclusion and Accessibility Strategic Plan as outlined in President Biden’s Executive order and in compliance with all applicable law and regulations.

Q.3. Do you expect to instate mandated employee trainings and will they be required of subcontractors and grantees as well?
A.3. I am not familiar with HUD’s policies on mandated employee training and whether they require training of the subcontractors and grantees. If confirmed, I will assess the trainings required for HUD employees, and work with the Secretary, Deputy Secretary, and my team in the Office of Administration to determine what, if any, changes should be made.

Q.4. Researchers across the Montana University System have worked extensively with Cross Laminate Timber (CLT) to create a highly versatile, and durable building material. If confirmed, will you commit to thoroughly consider incorporating CLT products into your technical assistance to your local housing partners?
A.4. Thank you for this information. If confirmed, I would not manage an office that plays a role in providing technical assistance to local housing partners. However, if confirmed, I would work to ensure that information of this type when shared with my office would be passed on to the appropriate offices, in a manner that is consistent with statutory, regulatory, and ethical requirements.