

113TH CONGRESS }
1st Session

SENATE

{ REPORT
113-2

R E P O R T

ON THE ACTIVITIES

OF THE

COMMITTEE ON BANKING, HOUSING, AND
URBAN AFFAIRS

OF THE

UNITED STATES SENATE

DURING THE

112th CONGRESS

PURSUANT TO

Rule XXVI of the Standing Rules

OF THE

UNITED STATES SENATE



MARCH 4, 2013.—Ordered to be printed

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WASHINGTON : 2013

COMMITTEE ON BANKING, HOUSING, AND URBAN AFFAIRS

ONE HUNDRED TWELFTH CONGRESS

TIM JOHNSON, South Dakota, *Chairman*

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ROBERT MENENDEZ, New Jersey	BOB CORKER, Tennessee
DANIEL K. AKAKA, Hawaii	JIM DEMINT, South Carolina
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JEFF MERKLEY, Oregon	JERRY MORAN, Kansas
MICHAEL F. BENNET, Colorado	ROGER F. WICKER, Mississippi
KAY HAGAN, North Carolina	

DWIGHT FETTIG, *Staff Director*

WILLIAM DUHNKE, *Republican Staff Director*

SUBCOMMITTEE MEMBERSHIP

Unless otherwise noted, Tim Johnson, Chairman, and Richard C. Shelby, Ranking Republican Member, served on all subcommittees as *ex officio*, non-voting members.

FINANCIAL INSTITUTIONS AND CONSUMER PROTECTION

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HERB KOHL, Wisconsin	JIM DEMINT, South Carolina
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DAVID VITTER, LA, *Ranking Republican Member*

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LETTER OF TRANSMITTAL

U.S. SENATE,
COMMITTEE ON BANKING, HOUSING, AND URBAN AFFAIRS,
Washington, DC, March 4, 2013.

Hon. NANCY ERICKSON,
Secretary, U.S. Senate,
Washington, DC.

DEAR Ms. ERICKSON: In accordance with rule XXVI of the Standing Rules of the United States Senate and the pertinent unanimous consent order pertaining to this rule, I am transmitting herewith a report on the activities of the Committee on Banking, Housing, and Urban Affairs of the United States Senate for the 112th Congress.

Sincerely,

TIM JOHNSON, *Chairman.*

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REPORT ON THE ACTIVITIES OF THE COMMITTEE ON
BANKING, HOUSING, AND URBAN AFFAIRS DURING THE
112TH CONGRESS

March 4, 2013.—Ordered to be printed

Mr. JOHNSON, from the Committee on Banking, Housing, and
Urban Affairs, submitted the following

R E P O R T

INTRODUCTION

In the 112th Congress, the U.S. economy continued to slowly, but steadily recover from the costly and catastrophic financial crisis of 2008. The crisis was a stark reminder of the critical role the financial system plays in the economy, and the need for clear rules of the road and strong supervision to prevent economic disaster.

To strengthen financial stability and promote economic growth, the Senate Committee on Banking, Housing, and Urban Affairs worked diligently in 2011 and 2012 to oversee the implementation of the Dodd-Frank Wall Street Reform and Consumer Protection Act, which Congress enacted into law in 2010. Other agenda items the Committee focused on included: monitoring efforts to stabilize the housing market, laying the foundation for housing finance reform, reauthorizing important programs within the Committee's jurisdiction to promote job creation and market certainty, crafting tough, new sanctions on Iran, and providing prompt consideration of the President's nominees.

The Committee held 121 public hearings and executive sessions on these and other issues within the Committee's jurisdiction. The Committee also held over 135 bipartisan staff briefings with government and non-government representatives on a wide range of topics.

The Dodd-Frank Wall Street Reform and Consumer Protection Act was the most sweeping financial reform legislation enacted in generations, and oversight of this new law was a primary focus. The Committee held over 30 oversight hearings to monitor the implementation process and ensure that regulators were following Congressional intent. The Committee heard testimony from a diverse set of witnesses that included regulators, administration offi-

cial, consumer advocates, market participants, and academic experts. These witnesses helped the Committee explore a number of issues including the end of “too big to fail,” enhanced consumer protections, transparency and accountability for exotic financial instruments, and the new advance warning system created through the Financial Stability Oversight Council.

In addition to overseeing the implementation of the Wall Street Reform Act, the Committee also took an in-depth look at the housing market. This work included over 30 hearings on housing finance reform, the housing recovery and oversight of the conservatorship of Fannie Mae and Freddie Mac. The Committee heard from a broad array of parties including the Administration, borrowers, lenders, investors, builders, realtors, housing advocacy groups and others.

Legislatively, the Committee acted on a number of proposals in the 112th Congress. Specifically, the Committee unanimously approved three long-term program reauthorizations for the National Flood Insurance Program, the Export-Import Bank of the United States, and the Transit title of the Surface Transportation bill. The Committee also unanimously approved the Iran Sanctions, Accountability and Human Rights Act.

The first reauthorization bill the Committee passed was a bill to renew the charter of the Export-Import Bank. The Export-Import Bank is the official export credit agency of the United States and it assists in financing exports to international markets. For more than 77 years, the Export-Import Bank has helped American businesses sell their goods and services abroad. At a time when the nation’s unemployment rate remained elevated, the Export-Import Bank reauthorization enabled the Bank to continue to support U.S. exports. The Export-Import Bank supports almost 290,000 American jobs nationwide, at private companies of all sizes. President Obama signed the legislation into law in May 2012.

The next bill the Committee approved was the reauthorization of the National Flood Insurance Program. Flooding is responsible for more damage and economic loss than any other type of natural disaster. It affects Americans in every state, but prior to the passage of this bill the flood insurance program needed 18 short-term extensions in four years. During that time, the program lapsed five times, for as long as 33 days, with detrimental effects on homeowners and the insurance and housing markets. In passing this bill, the Committee ended the uncertainty of month-to-month extensions for the families and businesses that rely on NFIP’s \$1.2 trillion of coverage with a five year reauthorization. This bill was signed into law by President Obama in July 2012.

The third reauthorization the Committee approved also helped support hundreds of thousands of American jobs. The transit portion of the Moving Ahead for Progress in the 21st Century authorizes public transportation funding through the end of Fiscal Year 2014 and increases critical investments in the nation’s aging transit infrastructure. It improves safety oversight and streamlines the construction of public transportation projects. The bill increases formula funding for all types of transit: additional urban and rural formula funds, new money for every state to address state of good repair needs and more money for transit on tribal lands. President

Obama signed the NFIP and transportation measures into law in July 2012.

Recognizing the prospect of a nuclear-armed Iran as one of the most pressing foreign policy challenges the country faces, the Committee took action to block other avenues for the Iranians to fund their illicit behavior and evade sanctions in passing the Iran Sanctions, Accountability and Human Rights Act of 2012. The sanctions contained in the bipartisan bill reach more deeply into Iran's energy sector than ever before, and build upon the sweeping banking sanctions Congress enacted two years earlier to reach to insurance, shipping, trade, finance and other sectors, targeting those who help to bolster Iranian government revenues which support their illicit nuclear activities. President Obama signed the bill into law in August 2012.

All four of these bills were supported by at least 75 percent of Republican and Democratic Senators who voted on them, demonstrating the bipartisan work of the Committee. Other bipartisan bills advanced as well, notably bipartisan legislation on Consumer Financial Protection Bureau confidentiality and ATM disclosure requirements.

In addition to the Committee's legislative successes, the Committee was prompt and prudent in considering the President's nominees to positions under the Committee's jurisdiction, steering many important nominations through to Senate confirmation. Many of the nominations sent to the Committee were especially important considering the economic challenges of the day.

For example, the Committee acted on nominations for the top spots at the FDIC and the Office of the Comptroller of the Currency, along with Securities and Exchange Commission & Federal Deposit Insurance Corporation commissioners, Federal Reserve Board governors, the President's chief economic advisor, and other key officials at Treasury and HUD. Ultimately, the Committee favorably reported out and cleared 35 of President Barack Obama's nominees in the 112th Congress, with the full Senate confirming 33 of these nominees.

RULES OF PROCEDURE FOR THE COMMITTEE ON BANKING, HOUSING, AND URBAN AFFAIRS

[Adopted in executive session, February 26, 2013]

Rule 1.—Regular Meeting Date for Committee

The regular meeting day for the Committee to transact its business shall be the last Tuesday in each month that the Senate is in Session; except that if the Committee has met at any time during the month prior to the last Tuesday of the month, the regular meeting of the Committee may be canceled at the discretion of the Chairman.

Rule 2.—Committee

[a] Investigations. No investigation shall be initiated by the Committee unless the Senate, or the full Committee, or the Chairman and Ranking Member have specifically authorized such investigation.

[b] Hearings. No hearing of the Committee shall be scheduled outside the District of Columbia except by agreement between the Chairman of the Committee and the Ranking Member of the Committee or by a majority vote of the Committee.

[c] Confidential testimony. No confidential testimony taken or confidential material presented at an executive session of the Committee or any report of the proceedings of such executive session shall be made public either in whole or in part or by way of summary, unless specifically authorized by the Chairman of the Committee and the Ranking Member of the Committee or by a majority vote of the Committee.

[d] Interrogation of witnesses. Committee interrogation of a witness shall be conducted only by members of the Committee or such professional staff as is authorized by the Chairman or the Ranking Member of the Committee.

[e] Prior notice of markup sessions. No session of the Committee or a Subcommittee for marking up any measure shall be held unless [1] each member of the Committee or the Subcommittee, as the case may be, has been notified in writing via electronic mail or paper mail of the date, time, and place of such session and has been furnished a copy of the measure to be considered, in a searchable electronic format, at least 3 business days prior to the commencement of such session, or [2] the Chairman of the Committee or Subcommittee determines that exigent circumstances exist requiring that the session be held sooner.

[f] Prior notice of first degree amendments. It shall not be in order for the Committee or a Subcommittee to consider any amendment in the first degree proposed to any measure under consideration by the Committee or Subcommittee unless fifty written copies of such amendment have been delivered to the office of the Com-

mittee at least 2 business days prior to the meeting. It shall be in order, without prior notice, for a Senator to offer a motion to strike a single section of any measure under consideration. Such a motion to strike a section of the measure under consideration by the Committee or Subcommittee shall not be amendable. This section may be waived by a majority of the members of the Committee or Subcommittee voting, or by agreement of the Chairman and Ranking Member. This subsection shall apply only when the conditions of subsection [e][1] have been met.

[g] Cordon rule. Whenever a bill or joint resolution repealing or amending any statute or part thereof shall be before the Committee or Subcommittee, from initial consideration in hearings through final consideration, the Clerk shall place before each member of the Committee or Subcommittee a print of the statute or the part or section thereof to be amended or repealed showing by stricken-through type, the part or parts to be omitted, and in italics, the matter proposed to be added. In addition, whenever a member of the Committee or Subcommittee offers an amendment to a bill or joint resolution under consideration, those amendments shall be presented to the Committee or Subcommittee in a like form, showing by typographical devices the effect of the proposed amendment on existing law. The requirements of this subsection may be waived when, in the opinion of the Committee or Subcommittee Chairman, it is necessary to expedite the business of the Committee or Subcommittee.

Rule 3.—Subcommittees

[a] Authorization for. A Subcommittee of the Committee may be authorized only by the action of a majority of the Committee.

[b] Membership. No member may be a member of more than three Subcommittees and no member may chair more than one Subcommittee. No member will receive assignment to a second Subcommittee until, in order of seniority, all members of the Committee have chosen assignments to one Subcommittee, and no member shall receive assignment to a third Subcommittee until, in order of seniority, all members have chosen assignments to two Subcommittees.

[c] Investigations. No investigation shall be initiated by a Subcommittee unless the Senate or the full Committee has specifically authorized such investigation.

[d] Hearings. No hearing of a Subcommittee shall be scheduled outside the District of Columbia without prior consultation with the Chairman and then only by agreement between the Chairman of the Subcommittee and the Ranking Member of the Subcommittee or by a majority vote of the Subcommittee.

[e] Confidential testimony. No confidential testimony taken or confidential material presented at an executive session of the Subcommittee or any report of the proceedings of such executive session shall be made public, either in whole or in part or by way of summary, unless specifically authorized by the Chairman of the Subcommittee and the Ranking Member of the Subcommittee, or by a majority vote of the Subcommittee.

[f] Interrogation of witnesses. Subcommittee interrogation of a witness shall be conducted only by members of the Subcommittee

or such professional staff as is authorized by the Chairman or the Ranking Member of the Subcommittee.

[g] Special meetings. If at least three members of a Subcommittee desire that a special meeting of the Subcommittee be called by the Chairman of the Subcommittee, those members may file in the offices of the Committee their written request to the Chairman of the Subcommittee for that special meeting. Immediately upon the filing of the request, the Clerk of the Committee shall notify the Chairman of the Subcommittee of the filing of the request. If, within 3 calendar days after the filing of the request, the Chairman of the Subcommittee does not call the requested special meeting, to be held within 7 calendar days after the filing of the request, a majority of the members of the Subcommittee may file in the offices of the Committee their written notice that a special meeting of the Subcommittee will be held, specifying the date and hour of that special meeting. The Subcommittee shall meet on that date and hour. Immediately upon the filing of the notice, the Clerk of the Committee shall notify all members of the Subcommittee that such special meeting will be held and inform them of its date and hour. If the Chairman of the Subcommittee is not present at any regular or special meeting of the Subcommittee, the Ranking Member of the majority party on the Subcommittee who is present shall preside at that meeting.

[h] Voting. No measure or matter shall be recommended from a Subcommittee to the Committee unless a majority of the Subcommittee are actually present. The vote of the Subcommittee to recommend a measure or matter to the Committee shall require the concurrence of a majority of the members of the Subcommittee voting. On Subcommittee matters other than a vote to recommend a measure or matter to the Committee no record vote shall be taken unless a majority of the Subcommittee is actually present. Any absent member of a Subcommittee may affirmatively request that his or her vote to recommend a measure or matter to the Committee or his vote on any such other matters on which a record vote is taken, be cast by proxy. The proxy shall be in writing and shall be sufficiently clear to identify the subject matter and to inform the Subcommittee as to how the member wishes his or her vote to be recorded thereon. By written notice to the Chairman of the Subcommittee any time before the record vote on the measure or matter concerned is taken, the member may withdraw a proxy previously given. All proxies shall be kept in the files of the Committee.

Rule 4.—Witnesses

[a] Filing of statements. Any witness appearing before the Committee or Subcommittee [including any witness representing a Government agency] must file with the Committee or Subcommittee [24 hours preceding his or her appearance] 75 copies of his or her statement to the Committee or Subcommittee, and the statement must include a brief summary of the testimony. In the event that the witness fails to file a written statement and brief summary in accordance with this rule, the Chairman of the Committee or Subcommittee has the discretion to deny the witness the privilege of

testifying before the Committee or Subcommittee until the witness has properly complied with the rule.

[b] Length of statements. Written statements properly filed with the Committee or Subcommittee may be as lengthy as the witness desires and may contain such documents or other addenda as the witness feels is necessary to present properly his or her views to the Committee or Subcommittee. The brief summary included in the statement must be no more than 3 pages long. It shall be left to the discretion of the Chairman of the Committee or Subcommittee as to what portion of the documents presented to the Committee or Subcommittee shall be published in the printed transcript of the hearings.

[c] Ten-minute duration. Oral statements of witnesses shall be based upon their filed statements but shall be limited to 10 minutes duration. This period may be limited or extended at the discretion of the Chairman presiding at the hearings.

[d] Subpoena of witnesses. Witnesses may be subpoenaed by the Chairman of the Committee or a Subcommittee with the agreement of the Ranking Member of the Committee or Subcommittee or by a majority vote of the Committee or Subcommittee.

[e] Counsel permitted. Any witness subpoenaed by the Committee or Subcommittee to a public or executive hearing may be accompanied by counsel of his or her own choosing who shall be permitted, while the witness is testifying, to advise him or her of his or her legal rights.

[f] Expenses of witnesses. No witness shall be reimbursed for his or her appearance at a public or executive hearing before the Committee or Subcommittee unless such reimbursement is agreed to by the Chairman and Ranking Member of the Committee.

[g] Limits of questions. Questioning of a witness by members shall be limited to 5 minutes duration when 5 or more members are present and 10 minutes duration when less than 5 members are present, except that if a member is unable to finish his or her questioning in this period, he or she may be permitted further questions of the witness after all members have been given an opportunity to question the witness.

Additional opportunity to question a witness shall be limited to a duration of 5 minutes until all members have been given the opportunity of questioning the witness for a second time. This 5-minute period per member will be continued until all members have exhausted their questions of the witness.

Rule 5.—Voting

[a] Vote to report a measure or matter. No measure or matter shall be reported from the Committee unless a majority of the Committee is actually present. The vote of the Committee to report a measure or matter shall require the concurrence of a majority of the members of the Committee who are present.

Any absent member may affirmatively request that his or her vote to report a matter be cast by proxy. The proxy shall be sufficiently clear to identify the subject matter, and to inform the Committee as to how the member wishes his vote to be recorded thereon. By written notice to the Chairman any time before the record vote on the measure or matter concerned is taken, any member

may withdraw a proxy previously given. All proxies shall be kept in the files of the Committee, along with the record of the roll call vote of the members present and voting, as an official record of the vote on the measure or matter.

[b] Vote on matters other than to report a measure or matter. On Committee matters other than a vote to report a measure or matter, no record vote shall be taken unless a majority of the Committee are actually present. On any such other matter, a member of the Committee may request that his or her vote may be cast by proxy. The proxy shall be in writing and shall be sufficiently clear to identify the subject matter, and to inform the Committee as to how the member wishes his or her vote to be recorded thereon. By written notice to the Chairman any time before the vote on such other matter is taken, the member may withdraw a proxy previously given. All proxies relating to such other matters shall be kept in the files of the Committee.

Rule 6.—Quorum

No executive session of the Committee or a Subcommittee shall be called to order unless a majority of the Committee or Subcommittee, as the case may be, are actually present. Unless the Committee otherwise provides or is required by the Rules of the Senate, one member shall constitute a quorum for the receipt of evidence, the swearing in of witnesses, and the taking of testimony.

Rule 7.—Staff Present on Dais

Only members and the Clerk of the Committee shall be permitted on the dais during public or executive hearings, except that a member may have one staff person accompany him or her during such public or executive hearing on the dais. If a member desires a second staff person to accompany him or her on the dais he or she must make a request to the Chairman for that purpose.

Rule 8.—Coinage Legislation

At least 67 Senators must cosponsor any gold medal or commemorative coin bill or resolution before consideration by the Committee.

**EXTRACTS FROM THE STANDING RULES OF THE
SENATE**

RULE XXV, STANDING COMMITTEES

COMMITTEE JURISDICTION

1. The following standing committees shall be appointed at the commencement of each Congress, and shall continue and have power to act until their successors are appointed, with leave to report by bill or otherwise on matters within their respective jurisdictions:

[d][1] Committee on Banking, Housing, and Urban Affairs, to which committee shall be referred all proposed legislation, messages, petitions, memorials, and other matters relating to the following subjects:

1. Banks, banking, and financial institutions;

2. Control of prices of commodities, rents, and services;
3. Deposit insurance;
4. Economic stabilization and defense production;
5. Export and foreign trade promotion;
6. Export controls;
7. Federal monetary policy, including Federal Reserve System;
8. Financial aid to commerce and industry;
9. Issuance and redemption of notes;
10. Money and credit, including currency and coinage;
11. Nursing home construction;
12. Public and private housing (including veterans' housing);
13. Renegotiation of Government contracts;
14. Urban development and urban mass transit.

[2] Such committee shall also study and review, on a comprehensive basis, matters relating to international economic policy as it affects United States monetary affairs, credit, and financial institutions; economic growth, urban affairs, and credit, and report thereon from time to time.

[j][10]International Monetary Fund and other international organizations established primarily for international monetary purposes (except that, at the request of the Committee on Banking, Housing, and Urban Affairs, any proposed legislation relating to such subjects reported by the Committee on Foreign Relations shall be referred to the Committee on Banking, Housing, and Urban Affairs).

COMMITTEE PROCEDURES FOR PRESIDENTIAL NOMINEES

Procedures formally adopted by the U.S. Senate Committee on Banking, Housing, and Urban Affairs, February 4, 1981, establish a uniform questionnaire for all Presidential nominees whose confirmation hearings come before this Committee.

In addition, the procedures establish that:

[1] A confirmation hearing shall normally be held at least 5 days after receipt of the completed questionnaire by the Committee unless waived by a majority vote of the Committee.

[2] The Committee shall vote on the confirmation not less than 24 hours after the Committee has received transcripts of the hearing unless waived by unanimous consent.

[3] All nominees routinely shall testify under oath at their confirmation hearings.

This questionnaire shall be made a part of the public record except for financial information, which shall be kept confidential.

Nominees are requested to answer all questions, and to add additional pages where necessary.

Banking, Housing, and Urban Affairs Legislation in the Senate

Bills and Joint Resolutions:	
Referred to committee	191
Original measures from committee	3
Total	194
Reported/Discharged	15
Became public law	* 7

Concurrent and Senate Resolutions:	
Referred to committee	3
Original resolutions from committee	1
	4
Total	4
Reported/Discharged	2
Agreed to by Senate	** 1

*There were an additional 12 banking policy measures that became public law without referral to the committee.
 **An additional 2 banking resolutions were agreed to by the Senate without referral to the committee.

A. LEGISLATION

Bills and Joint Resolutions:	
Referred to committee	191
Original measures from committee	3
	194
Total	194
Reported/Discharged	15
Became public law	* 7

*(An additional 12 banking policy measures became public law without referral to the committee, as described in section 3)

1. REFERRED TO COMMITTEE

REPORTED/DISCHARGED *

REPORTED/DISCHARGED AND BECAME PUBLIC LAW **

ACTED UPON AS PART OF OTHER LEGISLATION ***

Number	Description
S. 62	To amend the Federal Deposit Insurance Act to modify requirements relating to the location of bank branches on Indian reservations, and for other purposes.
	“Indian Reservation Bank Branch Act of 2009”
S. 86	To close the loophole that allowed the 9/11 hijackers to obtain credit cards from United States banks that financed their terrorist activities, to ensure that illegal immigrants cannot obtain credit cards to evade United States immigration laws, and for other purposes.
S. 117	To authorize the Moving to Work Charter program to enable public housing agencies to improve the effectiveness of Federal housing assistance, and for other purposes.
	“Moving to Work Charter Program Act of 2011”
S. 170	To provide for the affordable refinancing of mortgages held by Fannie Mae and Freddie Mac.
	“The Helping Responsible Homeowners Act of 2011”
S. 184	To prohibit taxpayer bailouts of fiscally irresponsible State and local governments.
S. 202	To require a full audit of the Board of Governors of the Federal Reserve System and the Federal Reserve banks by the Comptroller General of the United States before the end of 2012 and for other purposes.
	“Federal Reserve Transparency Act of 2011”
S. 251	To prohibit the provision of Federal funds to State and local governments for payment of obligations, to prohibit the Board of Governors of the Federal Reserve System from financially assisting State and local governments, and for other purposes.
S. 317	To allow for use of existing Section 8 housing funds, so as to preserve and revitalize affordable housing options for low-income individuals.
	“Affordable Housing Preservation and Revitalization Act of 2011”
S. 366 ***	To require disclosure to the Securities and Exchange Commission of certain sanctionable activities, and for other purposes.
	“Iran Transparency and Accountability Act of 2011”

Number	Description
S. 369	To award posthumously a Congressional Gold Medal to Giuseppe Garibaldi, and to Recognize the Republic of Italy on the 150th Anniversary of its Unification.
S. 390	To ensure that the right of an individual to display the Service Flag on residential property not be abridged. “Blue Star/Gold Star Flag Act of 2011”
S. 418 *	To award a Congressional Gold Medal to the World War II members of the Civil Air Patrol.
S. 431 ***	To require the Secretary of the Treasury to mint coins in commemoration of the 225th anniversary of the establishment of the Nation’s first Federal law enforcement agency, the United States Marshals Service. “United States Marshals Service 225th Anniversary Commemorative Coin Act”
S. 488	To require the FHA to equitably treat homebuyers who have repaid in full their FHA-insured mortgages, and for other purposes. “REIP Act” or “Reduce Excessive Interest Payments Act”
S. 489	To require certain mortgagees to evaluate loans for modifications, to establish a grant program for State and local government mediation programs, and for other purposes. “Preserving Homes and Communities Act of 2011”
S. 509	To amend the Federal Credit Union Act, to advance the ability of credit unions to promote small business growth and economic development opportunities, and for other purposes. “Small Business Lending Enhancement Act of 2011”
S. 527	To amend the Emergency Economic Stabilization Act of 2008 to terminate the authority of the Secretary of the Treasury to provide new assistance under the Home Affordable Modification Program, while preserving assistance to homeowners who were already extended an offer to participate in the Program, either on a trial or permanent basis.
S. 556	To amend the securities laws to establish certain thresholds for shareholder registration, and for other purposes.
S. 575	To study the market and appropriate regulatory structure for electronic debit card transactions, and for other purposes. “Debit Interchange Fee Study Act of 2011”
S. 624	To authorize the Department of Housing and Urban Development to transform neighborhoods of extreme poverty into sustainable, mixed-income neighborhoods with access to economic opportunities, by revitalizing severely distressed housing, and investing and leveraging investments in well-functioning services, educational opportunities, public assets, public transportation, and improved access to jobs. “Choice Neighborhoods Initiative Act of 2011”
S. 637	To establish a program to provide guarantees for debt issued by or on behalf of State catastrophe insurance programs to assist in the financial recovery from earthquakes, earthquake-induced landslides, volcanic eruptions, and tsunamis. “Earthquake Insurance Affordability Act”
S. 690	To establish the Office of the Homeowner Advocate. “Homeowner Advocate Act of 2011”
S. 693	To establish a term certain for the conservatorships of Fannie Mae and Freddie Mac, to provide conditions for continued operation of such enterprises, and to provide for the wind down of such operations and dissolution of such enterprises. “GSE Bailout Elimination and Taxpayer Protection Act”
S. 737	To replace the Director of the Bureau of Consumer Financial Protection with a 5-person Commission, to bring the Bureau into the regular appropriations process, and for other purposes. “Responsible Consumer Financial Protection Regulations Act of 2011”
S. 746	To repeal provisions of the Dodd-Frank Wall Street Reform and Consumer Protection Act. “Dodd-Frank Repeal Act of 2011”
S. 824	To provide for enhanced mortgage-backed and asset-backed security investor protections, to prevent foreclosure fraud, and for other purposes. “Foreclosure Fraud and Homeowner Abuse Prevention Act of 2011”

Number	Description
S. 841	To provide cost-sharing assistance to improve access to the markets of foreign countries for energy efficient products and renewable energy products exported by small- and medium-sized businesses in the United States, and for other purposes. “Renewable Energy Market Access Program Act”
S. 878	To amend section 520 of the Housing Act of 1949 to revise the requirements for areas to be considered as rural areas for purposes of such Act. “Rural Housing Preservation Act of 2011”
S. 881	To amend the Consumer Credit Protection Act to assure meaningful disclosures of the terms of rental-purchase agreements, including disclosures of all costs to consumers under such agreements, to provide substantive rights to consumers under such agreements, and for other purposes. “Consumer Rental-Purchase Agreement Act of 2011”
S. 887	To increase the portion of community development block grants that may be used to provide public services, and for other purposes. “CDBG Public Services Flexibility Act of 2011”
S. 889	To require the Secretary of the Treasury to mint coins in commemoration of the centennial of the establishment of Mother’s Day. “Mother’s Day Centennial Commemorative Coin Act”
S. 912	To prevent foreign states that do business, issue securities, or borrow money in the United States, and fail to satisfy United States court judgments totaling \$100,000,000 or more based on such activities, from inflicting further economic injuries in the United States, from undermining the integrity of United States courts, and from discouraging responsible lending to poor and developing nations by undermining the secondary and primary markets for sovereign debt. “Judgment Evading Foreign States Accountability Act of 2011”
S. 947	To provide end user exemptions from certain provisions of the Commodity Exchange Act and the Securities Exchange Act of 1934, and for other purposes.
S. 967	To establish clear regulatory standards for mortgage servicers, and for other purposes. “Regulation of Mortgage Servicing Act of 2011”
S. 1041 ***	To ensure the equitable treatment of swimming pool enclosures outside of hurricane season under the National Flood Insurance Program.
S. 1071	To limit suspicious activity reporting requirements to requests from law enforcement agencies, and for other purposes.
S. 1072	To provide for a good faith exemption from suspicious activity reporting requirements, and for other purposes.
S. 1091 ***	To amend the National Flood Insurance Act of 1968 to include a system for indeterminate loss insurance claims, and for other purposes. “COASTAL Act of 2011” or “Consumer Option for an Alternative System To Allocate Losses Act of 2011” or “Flood Insurance Reauthorization Act of 2011”
S. 1180	To authorize the President to confiscate and vest certain property of the Government of Libya and to authorize the use of that property to provide humanitarian relief to and for the benefit of the people of Libya, and for other purposes. “Libyan Assets for Humanitarian Relief Act of 2011”
S. 1181	To require the Secretary of the Treasury to mint coins in commemoration of the National Future Farmers of America Organization and the 85th Anniversary of the founding of the National Future Farmers of America Organization. “National Future Farmers of America Commemorative Coin Act of 2011”
S. 1210 ***	To improve domestic procurement policies by providing rules and guidance, waiver notices, and departmental and agency actions applicable to the domestic content standards of Federal grants administered by the Department of Transportation, and for other purposes. “SMART Act” or “Strengthening Manufacturing and Rebuilding Transit Act of 2011”
S. 1239 *	To provide for a medal of appropriate design to be awarded by the President to the memorials established at the 3 sites honoring the men and women who perished as a result of the terrorist attacks on the United States on September 11, 2011. “Fallen Heroes of 9/11 Act”

Number	Description
S. 1284 ***	To amend the National Flood Insurance Act of 1968 to require the Administrator of the Federal Emergency Management Agency to consider reconstruction and improvement of flood protection systems when establishing flood insurance rates.
S. 1299*	To require the Secretary of the Treasury to mint coins in commemoration of the centennial of the establishment of Lions Clubs International. “Lions Clubs International Century of Service Commemorative Coin Act”
S. 1349 ***	To amend the National Flood Insurance Act of 1968 to clarify the effective date of policies covering properties affected by floods in progress.
S. 1360	To amend the Securities Exchange Act of 1934 to require shareholder authorization before a public company may make certain political expenditures, and for other purposes. “Shareholder Protection Act of 2011”
S. 1385	To terminate the \$1 presidential coin program.
S. 1393	To prohibit the enforcement of a climate change interpretive guidance issued by the Securities and Exchange Commission, and for other purposes. “Maintaining Agency Direction on Financial Fraud Act”
S. 1419	To prevent the use of stored value cards and other electronic fund access means as methods for currency smuggling or money laundering. “Anti-Cash Smuggling Act of 2011”
S. 1429 ***	To establish a bipartisan commission on insurance reform. “Commission on Catastrophic Disaster Risk and Insurance Act of 2011”
S. 1431	To amend section 242 of the National Housing Act to extend the sunset provisions for the exemption for critical access hospitals under the FHA programs of mortgage insurance for hospitals. “Rural Health Care Capital Access Reauthorization Act of 2011”
S. 1434	To protect information relating to consumers, to require notice of security breaches, and for other purposes.
S. 1460	To grant the congressional gold medal, collectively, to the First Special Service Force, in recognition of its superior service during World War II.
S. 1472	To impose sanctions on persons making certain investments that directly and significantly contribute to the enhancement of the ability of Syria to develop its petroleum resources, and for other purposes. “Syria Sanctions Act of 2011”
S. 1508 ***	To extend loan limits for programs of the Federal Housing Administration, the government-sponsored enterprises, and the Department of Veterans Affairs, and for other purposes. “Homeownership Affordability Act of 2011”
S. 1514	To authorize the President to award a gold medal on behalf of the Congress to Elouise Pepion Cobell, in recognition of her outstanding and enduring contributions to American Indians, Alaska Natives, and the Nation through her tireless pursuit of justice.
S. 1527 ***	To authorize the award of a Congressional gold medal to the Montford Point Marines of World War II.
S. 1544	To amend the Securities Act of 1933 to require the Securities and Exchange Commission to exempt a certain class of securities from such Act. “Small Company Capital Formation Act of 2011”
S. 1548	To extend the National Flood Insurance Program until December 31, 2011. “National Flood Insurance Program Extension Act of 2011”
S. 1550	To establish the National Infrastructure Bank to provide financial assistance for qualified infrastructure projects selected by the Bank, and for other purposes. “National Infrastructure Bank Act of 2011”
S. 1591 ***	To award a Congressional Gold Medal to Raoul Wallenberg, in recognition of his achievements and heroic actions during the Holocaust. “Raoul Wallenberg Centennial Celebration Act”
S. 1615	To require enhanced economic analysis and justification of regulations proposed by certain Federal banking, housing, securities, and commodity regulators, and for other purposes. “Financial Regulatory Responsibility Act of 2011”
S. 1617	To establish the Council on Healthy Housing and for other purposes. “Healthy Housing Council Act of 2011”
S. 1621	To create livable communities through coordinated public investment and streamlined requirements, and for other purposes. “Livable Communities Act of 2011”

Number	Description
S. 1623	To provide a processing extension for emergency mortgage relief payments, and for other purposes.
S. 1624	To provide for the economical production of various United States coins. “Currency Efficiency Act of 2011”
S. 1650	To provide for the orderly implementation of the provisions of title VII of the Dodd-Frank Wall Street Reform and Consumer Protection Act, and for other purposes. “Dodd-Frank Improvement Act of 2011”
S. 1737	To improve the accuracy of mortgage underwriting used by Federal mortgage agencies by ensuring that energy costs are included in the underwriting process, to reduce the amount of energy consumed by homes, to facilitate the creation of energy efficiency retrofit and constructions jobs, and for other purposes. “Sensible Accounting to Value Energy Act of 2011”
S. 1745	To posthumously award a Congressional gold medal to Alice Paul, in recognition of her role in the women’s suffrage movement and in advancing equal rights for women. “Alice Paul Congressional Gold Medal Act”
S. 1748	To amend the Truth in Lending Act and the Higher Education Act of 1965 to require additional disclosures and protections for students and cosigners with respect to student loans, and for other purposes. “Christopher Bryski Student Loan Protection Act”
S. 1767	To amend the Truth in Lending Act to prohibit the distribution of any check or other negotiable instrument as part of a solicitation by a creditor for an extension of credit, to limit the liability of consumers in conjunction with such solicitations, and for other purposes. “Deceptive Loan Check Elimination Act”
S. 1791	To amend the securities laws to provide for registration exemptions for certain crowdfunded securities, and for other purposes. “Democratizing Access to Capital Act of 2011”
S. 1824	To amend the securities laws to establish certain thresholds for shareholder registration. “Private Company Flexibility and Growth Act”
S. 1829	To amend the Truth in Lending Act to empower the States to set the maximum annual percentage rates applicable to consumer credit transactions, and for other purposes. “Empowering States” Rights To Protect Consumers Act”
S. 1831	To direct the Securities and Exchange Commission to eliminate the prohibition against general solicitation as a requirement for a certain exemption under Regulation D. “Access to Capital for Job Creators Act”
S. 1834	To restore and repair the United States mortgage markets by making them transparent, bringing in private capital, winding down the Government-sponsored enterprises, and for other purposes. “Residential Mortgage Market Privatization and Standardization Act of 2011”
S. 1835	To establish standards for covered bond programs and a covered bond regulatory oversight program, and for other purposes. “United States Covered Bond Act”
S. 1864	To extend the National Flood Insurance Program until September 30, 2012.
S. 1874*	To require the timely identification of qualified census tracts for purposes of the HUBZone program, and for other purposes. “HUBZone Qualified Census Tract Act of 2011”
S. 1892***	To protect the housing rights of victims of domestic violence, dating violence, sexual assault, and stalking, and for other purposes. “Housing Rights for Victims of Domestic and Sexual Violence Act of 2011”
S. 1907	To promote transparency by permitting the Public Company Accounting Oversight Board to allow its disciplinary proceedings to be open to the public, and for other purposes. “PCAOB Enforcement Transparency Act of 2011”
S. 1929***	To require the Secretary of the Treasury to mint coins in commemoration of Mark Twain. “Mark Twain Commemorative Coin Act”
S. 1933***	To increase American job creation and economic growth by improving access to the public capital markets for emerging growth companies. “Reopening American Capital Markets to Emerging Growth Companies Act of 2011”

Number	Description
S. 1935 ***	To require the Secretary of the Treasury to mint coins in recognition and celebration of the 75th anniversary of the establishment of the March of Dimes Foundation. "March of Dimes Commemorative Coin Act of 2011"
S. 1941	To amend the securities laws to establish certain thresholds for shareholder registration, and for other purposes.
S. 1942	To amend title 49, United States Code, to improve transportation for seniors, and for other purposes. "Senior Transportation and Mobility Improvement Act of 2011"
S. 1962	To make the internal control reporting and assessment requirements of the Sarbanes-Oxley Act of 2002 optional for certain smaller companies. "Startup Expansion and Investment Act"
S. 1963	To revoke the charters for the Federal National Mortgage Corporation and the Federal Home Loan Mortgage Corporation upon resolution of their obligations, to create a new Mortgage Finance Agency for the securitization of single family and multifamily mortgages, and for other purposes. "Mortgage Finance Act of 2011"
S. 1970 ***	To amend the securities laws to provide for registration exemptions for certain crowdfunded securities, and for other purposes. "CROWDFUND Act" or "Capital Raising Online While Deterring Fraud and Unethical Non-Disclosure Act of 2011"
S. 1992	To provide flexibility of certain transit functions to local entities. "Local Flexibility for Transit Assistance Act"
S. 1993	To posthumously award a Congressional Gold Medal to Lena Horne in recognition of her achievements and contributions to American culture and the civil rights movement. "Lena Horne Recognition Act"
S. 1997	To prohibit the Secretary of the Treasury from providing extra support to the Federal Housing Administration. "FHA Bailout Protection Act of 2011"
S. 2004	To grant the Congressional Gold Medal to the troops who defended Bataan during World War II.
S. 2025	To postpone the remapping of areas protected by certain levees for purposes of the National Flood Insurance Act of 1968, and for other purposes. "Redundant Remapping Reform Act of 2011"
S. 2030	To provide protection for consumers who have prepaid cards, and for other purposes.
S. 2035	To provide support for workforce residential housing, and for other purposes. "Workforce Residential Housing Act of 2011"
S. 2036 ***	To require the Secretary of the Treasury to mint coins in recognition and celebration of the National Baseball Hall of Fame. "National Baseball Hall of Fame Commemorative Coin Act"
S. 2049	To improve the circulation of \$1 coins, to remove barrier to the circulation of such coins, and for other purposes. "Currency Optimization, Innovation, and National Savings Act"
S. 2053	To encourage transit-oriented development, and for other purposes. "Jumpstarting Transit-Oriented Development Act"
S. 2054	To suspend the current compensation packages of the senior executives at Fannie Mae and Freddie Mac, and to establish compensation for all employees of such entities in accordance with rates of pay for other Federal financial regulatory agencies. "STOP Act" or "Stop the Outrageous Pay at Fannie and Freddie Act"
S. 2055	To amend the Federal Deposit Insurance Act with respect to the protection of certain information.
S. 2072	To discourage disincentives to the housing missions of government sponsored enterprises and require consistent putback risks at the enterprises to assist homeowners. "Helping Homeowners Refinance Act"
S. 2078	To enable Federal and State chartered banks and thrifts to meet the credit needs of the Nation's home builders, and to provide liquidity and ensure stable credit for meeting the Nation's need for new homes. "Home Building Lending Improvement Act of 2012"
S. 2080	To authorize depository institutions, depository institution holding companies, Fannie Mae, and Freddie Mac to lease foreclosed property held by such entities for up to 5 years, and for other purposes. "Keeping Families in their Home Act of 2012"

Number	Description
S. 2093	To establish pilot programs to encourage the use of shared appreciation mortgage modifications, and for other purposes.
S. 2099 ***	“Preserving American Homeownership Act of 2012” To amend the Federal Deposit Insurance Act with respect to information provided to the Bureau of Consumer Financial Protection.
S. 2120	To require the lender or servicer of a home mortgage upon a request by the homeowner for a short sale, to make a prompt decision whether to allow the sale.
S. 2149	“Prompt Notification of Short Sales Act” To exclude from consumer credit reports medical debt that has been in collection and has been fully paid or settled, and for other purposes.
S. 2160	“Medical Debt Responsibility Act of 2012” To improve the examination of depository institutions, and for other purposes.
S. 2162	“Financial Institutions Examination Fairness and Reform Act” To provide for the redevelopment of abandoned and foreclosed-upon properties and for the stabilization of affected neighborhoods, and for other purposes.
S. 2171	“Project Rebuild Act” To enhance the promotion of exports of United States goods and services, and for other purposes.
S. 2190 ***	“Export Promotion Act of 2012” or “NATO Enhancement Act of 2012” To amend the securities laws to provide for registration exemptions for certain crowdfunded securities, and for other purposes.
S. 2208	“CROWDFUND Act” or “Capital Raising Online While Deterring Fraud and Unethical Non-Disclosure Act of 2012” To amend the Export Apple Act to permit the export of apples to Canada in bulk bins without certification by the Department of Agriculture.
S. 2211	To ban the exportation of crude oil produced on Federal land, and for other purposes.
S. 2223	“American Oil for American Families Act of 2012” To address the implementation of certain prohibitions under the Bank Holding Company Act of 1956, and for other purposes.
S. 2247	To amend the Federal Reserve Act to improve the functioning and transparency of the Board of Governors of the Federal Reserve System and the Federal Open Market Committee, and for other purposes.
S. 2278	“Federal Reserve Modernization Act of 2012” To provide for an exemption for community banks to certain escrow requirement under the Truth in Lending Act, and for other purposes
S. 2280	To amend the Truth in Lending Act and the Higher Education Act of 1965 to require certain creditors to obtain certifications from institutions of higher education, and for other purposes.
S. 2342	“Know Before You Owe Private Student Loan Act of 2012” To reform the National Association of Registered Agents and Brokers, and for other purposes.
S. 2344	“National Association of Registered Agents and Brokers Reform Act of 2012” To extend the National Flood Insurance Program until December 31, 2012.
S. 2367 **	To strike the word “lunatic” from Federal law, and for other purposes.
S. 2373	“21st Century Language Act of 2012” To improve the consideration by the Securities and Exchange Commission of the costs and benefits of its regulations and orders.
S. 2909	“SEC Regulatory Accountability Act” To require closing costs to be paid by the enterprises with respect to certain refinanced mortgage loans, and for other purposes.
S. 3047	“Rebuilding Equity Act of 2012” To encourage responsible homeowners to refinance mortgages, and for other purposes.
S. 3048	“Expanding Refinancing Opportunities Act of 2012” To provide for a safe, accountable, fair, and efficient banking system, and for other purposes.
S. 3050	“SAFE Banking Act of 2012” or “Safe, Accountable, Fair, and Efficient Banking Act of 2012” To extend the National Flood Insurance Program until June 30, 2012.
S. 3051	To extend the National Flood Insurance Program until July 31, 2012.
S. 3077	To require the Secretary of the Treasury to mint coins in recognition and celebration of the Pro Football Hall of Fame. “Pro Football Hall of Fame Commemorative Coin Act”

Number	Description
S. 3085	To provide for the expansion of affordable refinancing of mortgages held by the Federal National Mortgage Association and the Federal Home Loan Mortgage Corporation.
S. 3177	“Responsible Homeowners Refinancing Act of 2012” To amend the Truth in Lending Act to require servicers to provide responses to mortgagors requesting residential mortgage loan refinancing, and for other purposes.
S. 3204 ***	“SOLD Act” or “Stopping Ongoing Lender Delays Act” To address fee disclosure requirements under the Electronic Fund Transfer Act, and for other purposes.
S. 3218	To improve the coordination of export promotion programs and to facilitate export opportunities for small businesses, and for other purposes.
S. 3219	“Small Business Export Growth Act of 2012” To restrict conflicts of interest on the boards of directors of Federal reserve banks, and for other purposes.
S. 3252	“Federal Reserve Independence Act” To provide for the award of a gold medal on behalf of Congress to Jack Nicklaus, in recognition of his service to the Nation in promoting excellence, good sportsmanship, and philanthropy.
S. 3278	To amend the Consolidated Farm and Rural Development Act to provide and improve housing in rural areas for educators, public safety officers, and medical providers, and their households, and for other purposes.
S. 3283	“Rural Educator and American Community Housing Act of 2012” To amend the Fair Housing Act to protect servicemembers and veterans from housing discrimination, and for other purposes.
S. 3320 ***	“Ending Housing Discrimination Against Servicemembers and Veterans Act of 2012” To authorize the Administrator of the Federal Emergency Management Agency to waive the 30-day waiting period for flood insurance policies purchased for private properties affected by wildfire on Federal lands.
S. 3349	To amend title 38, United States Code, and the United States Housing Act of 1937 to enhance and expand the assistance provided by the Department of Veterans Affairs and the Department of Housing and Urban Development to homeless veterans and veterans at risk of homelessness, and for other purposes.
S. 3350	“Zero Tolerance for Veterans Homelessness Act of 2012” To make improvements to the Fair Debt Collection Practices Act, and for other purposes.
S. 3392	“End Debt Collector Abuse Act of 2012” To amend the Securities Exchange Act of 1934, to require the disclosure of the total number of the domestic and foreign employers of issuers.
S. 3394 ***	To address fee disclosure requirements under the Electronic Fund Transfer Act, to amend the Federal Deposit Insurance Act with respect to information provided to the Bureau of Consumer Financial Protection, and for other purposes.
S. 3416	To enhance civil penalties under the Federal securities laws, and for other purposes.
S. 3419	“Stronger Enforcement of Civil Penalties Act of 2012” To provide for the establishment of the United States Employee Ownership Bank, and for other purposes.
S. 3426	“United States Employee Ownership Bank Act” To amend the Truth in Lending Act to address certain issues related to the extension of consumer credit, and for other purposes.
S. 3452	“SAFE Lending Act of 2012” or “Stopping Abuse and Fraud in Electronic Lending Act of 2012” To amend the Truth in Lending Act to establish a national usury rate for consumer credit transactions.
S. 3480	“Protecting Consumers from Unreasonable Credit Rates Act of 2012” To provide end user exemptions from certain provisions of the Commodity Exchange Act and the Securities Exchange Act of 1934.
S. 3484	To amend the S.A.F.E. Mortgage Licensing Act of 2008 to provide an exception from the definition of loan originator for certain loans made with respect to manufactured homes, to amend the Truth in Lending Act to modify the definition of a high-cost mortgage, and for other purposes.
S. 3492	“Preserving Access to Manufactured Housing Act” To provide for exemptions from municipal advisor registration requirements.

Number	Description
S. 3497	To amend the Financial Stability Act of 2010 to repeal certain designation authority of the Financial Stability Oversight Council, to repeal the Payment, Clearing, and Settlement Supervision Act of 2011, and for other purposes. “Terminating the Expansion of Too-Big-To-Fail Act of 2012”
S. 3499	To amend the Interstate Land Sales Full Disclosure Act to clarify how the Act applies to condominiums.
S. 3513	To promote the development of local strategies to coordinate use of assistance under sections 8 and 9 of the United States Housing Act of 1937 with public and private resources, to enable eligible families to achieve economic independence and self-sufficiency, and for other purposes. “Family Self-Sufficiency Act”
S. 3517	To require the Secretary of the Treasury to mint coins in commemoration of the centennial of the Panama-Pacific International Exposition and the Panama Canal. “Panama-Pacific International Exposition and Panama Canal Commemorative Coins Act”
S. 3520	To require a portion of closing costs to be paid by the enterprises with respect to certain refinanced mortgage loans, and for other purposes. “Rebuilding Equity Act of 2012”
S. 3538	To reform laws relating to small public housing agencies, and for other purposes. “Small Public Housing Agency Opportunity Act of 2012”
S. 3541 ***	To amend section 520 of the Housing Act of 1949 to revise the census data and population requirements for areas to be considered as rural areas for purposes of such Act.
S. 3544	To make available funds from the Emergency Economic Stabilization Act of 2008 for funding pension benefits with respect to former employees of Delphi Corporation. “Delphi Pensions Restoration Act of 2012”
S. 3571	To require the Bureau of Consumer Financial Protection to conduct a small business review panel on the qualified mortgage rule before the Bureau can go forward with a final rule.
S. 3583	To authorize the Secretary of Housing and Urban Development to establish and carry out a community revitalization program to provide Federal grants to communities for the rehabilitation of critically needed parks, recreational areas, and facilities, the development of improved recreational programs, and for other purposes. “Community Parks Revitalization Act”
S. 3589	To require the Comptroller of the Currency to establish a pilot program to facilitate communication between borrowers and servicers. “Mortgage Modification Outreach Act”
S. 3612	To prohibit the payment of surcharges for commemorative coin programs to private organizations or entities, and for other purposes. “Commemorative Coins Reform Act of 2012”
S. 3614 ***	To establish a pilot program to authorize the Secretary of Housing and Urban Development to make grants to nonprofit organizations to rehabilitate and modify homes of disabled and low-income veterans. “HAVEN Act” or “Housing Assistance for Veterans Act of 2012”
S. 3620	To amend the Securities Exchange Act of 1934 to clarify provisions relating to the regulation of municipal advisors, and for other purposes.
S. 3636	To provide increased consumer protections for gift cards. “Gift Card Consumer Protection Act of 2012”
S. 3671	To provide certain assistance to North Atlantic Treaty Organization allies.
S. 3637	To temporarily extend the transaction account guarantee program, and for other purposes.
S. 3678	To help ensure the fiscal solvency of the FHA mortgage insurance programs of the Secretary of Housing and Urban Development, and other purposes.
S. 3712	To authorize the minting of a coin in honor of the Centennial of Boys Town, and for other purposes
S. 3713	To make technical corrections to the Dodd-Frank Wall Street Reform and Consumer Protection Act.
H.R. 33 **	To amend the Securities Act of 1933 to specify when certain securities issued in connection with the church plans are treated as exempted securities for purposes of that Act. “Church Plan Investment Clarification Act”

Number	Description
H.R. 830	To rescind the unobligated funding for the FHA Refinance Program and to terminate the program. “FHA Refinance Program Termination Act”
H.R. 836	To rescind the unobligated funding for the Emergency Mortgage Relief Program and to terminate the program. “Emergency Mortgage Relief Program Termination Act”
H.R. 839	To amend the Emergency Economic Stabilization Act of 2008 to terminate the authority of the Secretary of the Treasury to provide new assistance under the Home Affordable Modification Program, while preserving assistance to homeowners who were already extended an offer to participate in the Program, either on a trial or permanent basis. “HAMP Termination Act of 2011”
H.R. 861	To rescind the third round of funding for the Neighborhood Stabilization Program and to terminate the program. “NSP Termination Act”
H.R. 886 **	To require the Secretary of the Treasury to mint coins in commemoration of the 225th anniversary of the establishment of the Nation’s first Federal law enforcement agency, the United States Marshals Service. “United States Marshals Service 225th Anniversary Commemorative Coin Act”
H.R. 1309 ***	To extend the authorization of the national flood insurance program, to achieve reforms to improve the financial integrity and stability of the program, and to increase the role of private markets in the management of flood insurance risk, and for other purposes. “Flood Insurance Reform Act of 2011”
H.R. 1315	To amend the Dodd-Frank Wall Street Reform and Consumer Protection Act to strengthen the review authority of the Financial Stability Oversight Council of regulations issued by the Bureau of Consumer Financial Protection, to rescind the unobligated funding for the FHA Refinance Program and to terminate the program, and for other purposes. “Consumer Financial Protection Safety and Soundness Improvement Act of 2011” and “FHA Refinance Program Termination Act”
H.R. 1815	To posthumously award a Congressional Gold Medal to Lena Horne in recognition of her achievements and contributions to American culture and the civil rights movement. “Lena Horne Recognition Act”
H.R. 2056 **	To instruct the Inspector General of the Federal Deposit Insurance Corporation to study the impact of insured depository institution failures, and for other purposes.
H.R. 2446	To clarify the treatment of homeowner warranties under current law, and for other purposes. “RESPA Home Warranty Clarification Act of 2012” or “RESPA Home Warranty Clarification Act of 2011”
H.R. 2447 **	To grant the congressional gold medal to the Montford Point Marines.
H.R. 2453 **	To require the Secretary of the Treasury to mint coins in commemoration of Mark Twain. “Mark Twain Commemorative Coin Act”
H.R. 2527 **	To require the Secretary of the Treasury to mint coins in recognition and celebration of the National Baseball Hall of Fame. “National Baseball Hall of Fame Commemorative Coin Act”
H.R. 2827	To amend the Securities Exchange Act of 1934 to clarify provisions relating to the regulation of municipal advisors, and for other purposes.
H.R. 2930	To amend the securities laws to provide for registration exemptions for certain crowdfunded securities, and for other purposes. “Entrepreneur Access to Capital Act”
H.R. 3298	To establish the position of Special Assistant for Veterans Affairs in the Department of Housing and Urban Development, and for other purposes. “Homes for Heroes Act of 2011”
H.R. 4040	To provide for the award of a gold medal on behalf of Congress to Jack Nicklaus in recognition of his service to the Nation in promoting excellence and good sportsmanship in golf.
H.R. 4041	To amend the Export Enhancement Act of 1988 to further enhance the promotion of exports of United States goods and services, and for other purposes. “Export Promotion Reform Act”

Number	Description
H.R. 4264	To help ensure the fiscal solvency of the FHA mortgage insurance programs of the Secretary of Housing and Urban Development, and for other purposes.
H.R. 5817	“FHA Emergency Fiscal Solvency Act of 2012” To amend the Gramm-Leach-Bliley Act to provide an exception to the annual privacy notice requirement.
H.R. 6186	“Eliminate Privacy Notice Confusion Act” To require a study of voluntary community-based flood insurance options and how such options could be incorporated into the national flood insurance program, and for other purposes.
H.R. 6361	To exclude from consideration as income under the United States Housing Act of 1937 payments of pension made under section 1521 of title 38, United States Code, to veterans who are in need of regular aid and attendance, and for other purposes. “Vulnerable Veterans Housing Reform Act of 2012”

2. ORIGINAL MEASURES FROM COMMITTEE

REPORTED/DISCHARGED *

REPORTED AND BECAME PUBLIC LAW **

ACTED UPON AS PART OF OTHER LEGISLATION ***

Number	Description
S. 1547 ***	A bill to reauthorize the Export-Import Bank of the United States, and for other purposes.
S. 1940 ***	“Export-Import Bank Reauthorization Act of 2011” To amend the National Flood Insurance Act of 1968, to restore the financial solvency of the flood insurance fund, and for other purposes. “Flood Insurance Reform and Modernization Act of 2011” and “Commission on Natural Catastrophe Risk Management and Insurance Act of 2011”
S. 2101 ***	To strengthen the multilateral sanctions regime with respect to Iran, to expand sanctions relating to the energy sector of Iran, the proliferation of weapons of mass destruction by Iran, and human rights abuses in Iran, and for other purposes. “Iran Threat Reduction and Syria Human Rights Act of 2012”; “Iran Sanctions, Accountability, and Human Rights Act of 2012”; and “Syria Human Rights Accountability Act of 2012”

3. MEASURES NOT REFERRED TO COMMITTEE

REPORTED/DISCHARGED *

REPORTED AND BECAME PUBLIC LAW **

ACTED UPON AS PART OF OTHER LEGISLATION ***

Number	Description
S. 1958	To extend the National Flood Insurance Program until May 31, 2012.
S. 1813 ***	To reauthorize Federal-aid highway and highway safety construction programs, and for other purposes. “MAP-21” or “Moving Ahead for Progress in the 21st Century Act” or “America Fast Forward Financing Innovation Act of 2011”
S. 1048 ***	To expand sanctions imposed with respect to the Islamic Republic of Iran, North Korea, and Syria, and for other purposes. “Iran, North Korea, and Syria Sanctions Consolidation Act of 2011”
S. 2039 ***	To allow a State or local government to construct levees on certain properties otherwise designated as open space lands.

Number	Description
S. 3363	To provide for the use of National Infantry Museum and Soldier Center Commemorative Coin surcharges, and for other purposes.
S. 3522	To provide for the expansion of affordable refinancing of mortgages held by the Federal National Mortgage Associations and the Federal Home Loan Mortgage Corporation. “Responsible Homeowner Refinancing Act of 2012”
S. 3677 **	A bill to make a technical correction to the Flood Disaster Protection Act of 1973.
H.R. 459	To require a full audit of the Board of Governors of the Federal Reserve System and the Federal reserve banks by the Comptroller General of the United States, and for other purposes. “Federal Reserve Transparency Act of 2012”
H.R. 2072 **	To reauthorize the Export-Import Bank of the United States, and for other purposes. “Export-Import Bank Reauthorization Act of 2012”
H.R. 2139 **	To require the Secretary of the Treasury to mint coins in commemoration of the centennial of the establishment of Lions Clubs International. “Lions Clubs International Century of Service Commemorative Coin Act”
H.R. 2682	To provide end user exemptions from certain provisions of the Commodity Exchange Act and the Securities Exchange Act of 1934, and for other purposes. “Business Risk Mitigation and Price Stabilization Act of 2012”
H.R. 2779	To exempt inter-affiliate swaps from certain regulatory requirements put in place by the Dodd-Frank Wall Street Reform and Consumer Protection Act.
H.R. 3001 **	To award a Congressional Gold Medal to Raoul Wallenberg, in recognition of his achievements and heroic actions during the Holocaust. “Raoul Wallenberg Centennial Celebration Act”
H.R. 3187 **	To require the Secretary of the Treasury to mint coins in recognition and celebration of the 75th anniversary of the establishment of the March of Dimes Foundation. “March of Dimes Commemorative Coin Act of 2012”
H.R. 3421 **	To award Congressional Gold Medals in honor of the men and women who perished as a result of the terrorist attacks on the United States on September 11, 2001. “Fallen Heroes of 9/11 Act”
H.R. 3606 **	To increase American job creation and economic growth by improving access to the public capital markets for emerging growth companies. “Jumpstart Our Business Startups Act”
H.R. 4014 **	To amend the Federal Deposit Insurance Act with respect to information provided to the Bureau of Consumer Financial Protection.
H.R. 4348 **	To provide an extension of Federal-aid highway, highway safety, motor carrier safety, transit, and other programs funded out of the Highway Trust Fund pending enactment of a multiyear law reauthorizing such programs, and for other purposes. Or, as amended by the Senate, An act to authorize funds for Federal-aid highways, highway safety programs, and transit programs, and for other purposes. “MAP-21” or “Moving Ahead for Progress in the 21st Century Act” or “Surface Transportation Extension Act of 2012, Part II”
H.R. 4367 **	To amend the Electronic Fund Transfer Act to limit the fee disclosure requirement for an automatic teller machine to the screen of that machine.
H.R. 5740 **	To extend the National Flood Insurance Program, and for other purposes.
H.R. 5890 **	To correct a technical error in Public Law 112-122.

B. RESOLUTIONS

Concurrent and Senate Resolutions:

Referred to committee	3
Original resolutions from committee	* 1
Total	4

*(An additional 2 banking resolutions were agreed to by the Senate without referral to the committee, as described in section 3)

1. REFERRED TO COMMITTEE

REPORTED/DISCHARGED *

REPORTED AND BECAME PUBLIC LAW **

ACTED UPON AS PART OF OTHER LEGISLATION ***

Number	Description
S. Res. 162	A resolution expressing the sense of the Senate that stable and affordable housing is an essential component of an effective strategy for the prevention, treatment, and care of human immunodeficiency virus, and that the United States should make a commitment to providing adequate funding for the development of housing as a response to the acquired immunodeficiency syndrome pandemic.
S. Res. 188	A resolution opposing State bailouts by the Federal Government.
S. Res. 270 **	A resolution supporting the goals and ideas of "National Life Insurance Awareness Month".

2. ORIGINAL MEASURES FROM COMMITTEE

Number	Description
S. Res. 62 ***	An original resolution authorizing expenditures by the Committee on Banking, Housing, and Urban Affairs.

3. MEASURES NOT REFERRED TO COMMITTEE

Number	Description
S. Res. 121 **	A resolution designating April 2011 as "Financial Literacy Month".
S. Res. 409 **	A resolution designating April 2012 as "Financial Literacy Month".

C. NOMINATIONS

Referred	41
Confirmed	34
Returned to President upon adjournment of Congress	3
Withdrawn by President	4
Recess Appointed by President	1

1. BOARD OF GOVERNORS OF THE FEDERAL RESERVE

There were three nominations to be a Member of the Federal Reserve Board. Two nominees to be a Governor were confirmed (Powell and Stein) and one nominee to be a Governor (Diamond) was

reported out of committee but was later withdrawn by the President.

2. BUREAU OF CONSUMER FINANCIAL PROTECTION

One nomination was received to be Director of the Bureau of Consumer Financial Protection. One nominee (Cordray) was reported out of the Committee but returned to the President because the full Senate did not act on the nomination by the end of the 1st Session. One nominee (Cordray) was recess appointed by the President.

3. COUNCIL OF ECONOMIC ADVISERS (EXECUTIVE OFFICE OF THE PRESIDENT)

During the 112th Congress, there were three nominees to be members of the Council of Economic Advisers. Three nominees were confirmed (Abraham, Krueger, Shapiro).

4. DEPARTMENT OF COMMERCE

The committee received one nomination to be Under Secretary of Commerce for Export Administration for the Department of Commerce. One nominee (Hirschhorn) was confirmed.

5. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

Four nominations were received for the Department of Housing and Urban Development. One nominee was withdrawn (Jacques). One nomination for Deputy Secretary (Jones), one nomination for Assistant Secretary (Galante), and one Inspector General (Montoya) were confirmed.

6. DEPARTMENT OF THE TREASURY

The committee confirmed nominations to six positions for the Department of the Treasury including for Comptroller of the Currency (Curry), an Under Secretary (Cohen), three Assistant Secretaries (Amir-Mokri, Glaser, Massad), the Director for the Office of Financial Research (Berner) and Special Inspector General (Romero). One nominee (Boerio) to be Director of the Mint was returned to the President.

7. EXPORT-IMPORT BANK OF THE UNITED STATES

Four nominations were received for the Export-Import Bank of the United States. One nominee for Vice Chair (Felton) and three nominees for Member (Loui, Mulvaney, Walther) were confirmed.

8. FEDERAL DEPOSIT INSURANCE CORPORATION

Five nominations were received for the Federal Deposit Insurance Corporation. One nominee for Chairman (Gruenberg) and one nominee for Vice Chairman (Hoenig) were confirmed along with three nominees for Member (Gruenberg, Hoenig, Norton).

9. FINANCIAL STABILITY OVERSIGHT COUNCIL

One nomination was confirmed (Woodall) for Member.

10. NATIONAL CREDIT UNION ADMINISTRATION

One nominee (Leon-Decker) as a Member of the National Credit Union Administration was withdrawn by the President.

11. NATIONAL INSTITUTE OF BUILDING SCIENCE

Seven nominees (Maxman, Maxman, Ryan, Timberlake, Vermer, Vermer, Donovan) to be a Member of the Board of Directors of the National Institute of Building Sciences were confirmed. One nomination (Ryan) as Member was withdrawn by the President and one nomination (Hyungrock) was returned to the President.

12. SECURITIES AND EXCHANGE COMMISSION

Two nominees for Member (Aguilar, Gallagher) were confirmed.

13. SECURITIES INVESTOR PROTECTION CORPORATION

The Committee received three nominations to the Securities Investor Protection Corporation. Three nominations were confirmed as Directors (D'Agostino, D'Agostino, Karawan).

14. ALPHABETICAL LIST OF NOMINEES IN THE 112TH CONGRESS

Abraham, Katharine G., of Iowa, to be a Member of the Council of Economic Advisers.

January 26, 2011—Received in the Senate and referred to the Committee.

March 8, 2011—Hearing held.

April 14, 2011—Reported out of Committee. April 14, 2011—Confirmed by the Senate.

Aguilar, Luis A., of Georgia, to be a Member of the Securities and Exchange Commission for a term expiring June 5, 2015.

May 19, 2011—Received in the Senate and referred to the Committee.

June 14, 2011—Hearing held.

September 8, 2011—Reported out of Committee.

October 21, 2011—Confirmed by the Senate.

Amir-Mokri, Cyrus, of New York, to be a Member of the Board of Directors of the National Consumer Cooperative Bank for a term of three years.

September 8, 2011—Received in the Senate, placed on the Senate Executive Calendar and referred to the Committee.

October 6, 2011—Certification of Receipt of Privileged Nomination Information returned to the Executive Clerk.

November 18, 2011—Confirmed by the Senate.

Amir-Mokri, Cyrus, of New York, to be an Assistant Secretary of the Treasury.

September 8, 2011—Received in the Senate and referred to the Committee.

September 22, 2011—Hearing held.

October 6, 2011—Reported out of Committee.

October 31, 2011—Confirmed by the Senate.

Berner, Richard B., of Massachusetts, to be Director, Office of Financial Research, Department of the Treasury, for a term of six years.

December 16, 2011—Received in the Senate and referred to the Committee.

March 20, 2012—Hearing held.

March 29, 2012—Reported out of Committee.

January 1, 2013—Confirmed by the Senate.

Boerio, Bibiana, of Pennsylvania, to be Director of the Mint for a term of five years.

September 19, 2012—Received in the Senate and referred to the Committee.

January 3, 2013—Returned to the President.

Cohen, David S., of Maryland, to be Under Secretary for Terrorism and Financial Crimes, U.S. Department of the Treasury.

April 14, 2011—Received in the Senate and referred to the Committee.

May 3, 2011—Hearing held.

May 12, 2011—Reported out of Committee.

June 30, 2011—Confirmed by the Senate.

Cordray, Richard, of Ohio, to be Director, Bureau of Consumer Financial Protection for a term of five years.

July 18, 2011—Received in the Senate and Referred to the Committee.

September 6, 2011—Hearing held.

October 6, 2011—Reported out of Committee.

December 8, 2011—Considered by Senate. Cloture not invoked in Senate by Yea-Nay vote.

January 3, 2012—Returned to the President.

January 4, 2012—Recess appointed by the President.

Curry, Thomas J., of Massachusetts, to be Comptroller of the Currency for a term of five years.

July 5, 2011—Received in the Senate and referred to the Committee.

July 26, 2011—Hearing held.

September 8, 2011—Reported out of Committee.

March 29, 2012—Confirmed by the Senate.

D'Agostino, Anthony Frank, of Maryland, to be a Director of the Securities Investor Protection Corporation for a term expiring December 31, 2011.

May 4, 2011—Received in the Senate and referred to the Committee.

June 14, 2011—Hearing held.

September 8, 2011—Reported out of Committee.

May 24, 2012—Confirmed by the Senate.

D'Agostino, Anthony Frank, of Maryland, to be a Director of the Securities Investor Protection Corporation for a term expiring December 31, 2014.

May 4, 2011—Received in the Senate and referred to the Committee.

June 14, 2011—Hearing held.

September 8, 2011—Reported out of Committee.

May 24, 2012—Confirmed by the Senate.

Diamond, Peter A., of Massachusetts, to be a Member of the Board of Governors of the Federal Reserve System for the unexpired term of fourteen years from February 1, 2000.

January 5, 2011—Received in the Senate and referred to the Committee.

March 8, 2011—Hearing held.

May 12, 2011—Reported out of Committee.

June 9, 2011—Nomination withdrawn by the President.

Donovan, Joseph Byrne, of Virginia, to be a Member of the Board of Directors of the National Institute of Building Sciences for a term expiring September 7, 2013.

May 21, 2012—Received in the Senate and referred to the Committee.

September 20, 2012—Certification of receipt of Privileged Nomination information reported to the Executive Clerk.

January 1, 2013—Confirmed by the Senate.

Felton, Wanda, of New York, to be First Vice President of the Export-Import Bank of the United States for a term expiring January 20, 2013.

April 8, 2011—Received in the Senate and referred to the Committee.

May 3, 2011—Hearing held.

May 12, 2011—Reported out of Committee.

May 26, 2011—Confirmed by the Senate.

Galante, Carol J., of California, to be an Assistant Secretary of Housing and Urban Development.

October 20, 2011—Received in the Senate and referred to the Committee.

November 17, 2011—Hearing held.

December 13, 2011—Reported out of Committee.

December 30, 2012—Confirmed by the Senate.

Gallagher, Daniel M., of Maryland, to be a Member of the Securities and Exchange Commission for a term expiring June 5, 2016.

May 19, 2011—Received in the Senate and referred to the Committee.

June 14, 2011—Hearing held.

September 8, 2011—Reported out of Committee.

October 21, 2011—Confirmed by the Senate.

Glaser, Daniel L., of the District of Columbia, to be Assistant Secretary for Terrorist Financing, Department of the Treasury.

March 4, 2011—Received in the Senate and referred to the Committee.

May 3, 2011—Hearing held.

May 12, 2011—Reported out of Committee.

May 26, 2011—Confirmed by the Senate.

Gruenberg, Martin J., of Maryland, to be the Chairman of the Board of Directors of the Federal Deposit Insurance Corporation for a term of five years.

June 13, 2011—Received in the Senate and referred to the Committee.

July 26, 2011—Hearing Held.

September 8, 2011—Reported out of Committee.

November 15, 2012—Confirmed by the Senate.

Gruenberg, Martin J., of Maryland, to be a Member of the Board of Directors of the Federal Deposit Insurance Corporation for a term expiring December 27, 2018.

June 13, 2011—Received in the Senate and referred to the Committee.

July 26, 2011—Hearing held.

September 8, 2011—Reported out of Committee.

March 29, 2012—Confirmed by the Senate.

Haas, Timothy Hyungrock, of Pennsylvania, to be a Member of the Board of Directors of the National Institute of Building Sciences for a term expiring September 7, 2014.

December 10, 2012—Received in the Senate and referred to the Committee.

January 3, 2013—Returned to the President.

Hirschhorn, Eric L., of Maryland, to be Under Secretary of Commerce for Export Administration.

January 26, 2011—Received in the Senate and referred to the Committee.

April 14, 2011—Reported out of Committee.

October 31, 2011—Confirmed by the Senate.

Hoenic, Thomas, of Missouri, to be Vice Chairperson of the Board of Directors of the Federal Deposit Insurance Corporation.

October 20, 2011—Received in the Senate and referred to the Committee.

November 17, 2011—Hearing held.

December 13, 2011—Reported out of Committee.

November 15, 2012—Confirmed by the Senate.

Hoenic, Thomas, of Missouri, to be a Member of the Board of Directors of the Federal Deposit Insurance Corporation for a term expiring December 12, 2015.

October 20, 2011—Received in the Senate and referred to the Committee.

November 1, 2011—Withdrawn by the President.

Hoenic, Thomas, of Missouri, to be a Member of the Board of Directors of the Federal Deposit Insurance Corporation for a term expiring December 12, 2015.

November 1, 2011—Received in the Senate and referred to the Committee.

November 17, 2011—Hearing held.

December 13, 2011—Reported out of Committee.

March 29, 2012—Confirmed by the Senate.

Jones, Maurice A., of Virginia, to be Deputy Secretary of Department of Housing and Urban Development.

September 23, 2011—Received in the Senate and referred to the Committee.

November 17, 2011—Hearing held.

December 13, 2011—Reported out of Committee.

March 29, 2012—Confirmed by the Senate.

Karawan, Gregory, of Virginia, to be a Director of the Securities Investor Protection Corporation for a term expiring December 31, 2013.

May 19, 2011—Received in the Senate and referred to the Committee.

June 14, 2011—Hearing held.

September 8, 2011—Reported out of Committee.

May 24, 2012—Confirmed by the Senate.

Krueger, Alan B., of New Jersey, to be a Member of the Council of Economic Advisers.

September 6, 2011—Received in the Senate and referred to the Committee.

September 22, 2011—Hearing held.

October 6, 2011—Reported out of Committee.

November 3, 2011—Confirmed by the Senate.

Leon-Decker, Carla M., of Virginia, to be a Member of the National Credit Union Administration Board for a term expiring August 2, 2017.

October 20, 2011—Received in the Senate and referred to the Committee.

March 12, 2012—Withdrawn by the President.

Loui, Patricia M., of Hawaii, to be a Member of the Board of Directors of the Export-Import Bank of the United States for a term expiring January 20, 2015.

May 19, 2011—Received in the Senate and referred to the Committee.

September 6, 2011—Hearing held.

October 6, 2011—Reported out of Committee.

November 1, 2011—Confirmed by the Senate.

Massad, Timothy G., of Connecticut, to be an Assistant Secretary of the Treasury.

April 8, 2011—Received in the Senate and referred to the Committee.

May 3, 2011—Hearing held.

May 26, 2011—Reported out of Committee.

June 30, 2011—Confirmed by the Senate.

Maxman, Susan A., of Pennsylvania, to be a Member of the Board of Directors of the National Institute of Building Sciences for a term expiring September 7, 2012.

September 26, 2011—Received in the Senate and referred to the Committee.

March 19, 2012—Certification of receipt of Privileged Nomination information reported to the Executive Clerk.

April 26, 2012—Confirmed by the Senate.

Maxman, Susan A., of Pennsylvania, to be a Member of the Board of Directors of the National Institute of Building Sciences for a term expiring September 7, 2013.

September 26, 2011—Received in the Senate and referred to the Committee.

March 19, 2012—Certification of receipt of Privileged Nomination information reported to the Executive Clerk.

April 26, 2012—Confirmed by the Senate.

Montoya, David A., of Texas, to be Inspector General, Department of Housing and Urban Development.

July 18, 2011—Received in the Senate and referred to the Committee.

September 22, 2011—Hearing held.

October 6, 2011—Reported out of Committee.

November 18, 2011—Confirmed by the Senate.

Mulvaney, Sean Robert, of Illinois, to be a Member of the Board of Directors of the Export-Import Bank of the United States for a term expiring January 20, 2015.

April 8, 2011—Received in the Senate and referred to the Committee.

May 3, 2011—Hearing held.

May 12, 2011—Reported out of Committee.

May 26, 2011—Confirmed by the Senate.

Norton, Jeremiah O'Hear, of Virginia, to be a Member of the Board of Directors of the Federal Deposit Insurance Corporation for the remainder of the term expiring July 15, 2013.

February 6, 2012—Received in the Senate and referred to the Committee.

March 20, 2012—Hearing held.

March 29, 2012—Reported out of Committee.

March 29, 2012—Confirmed by the Senate.

Powell, Jerome H., of Maryland, to be a Member of the Board of Governors of the Federal Reserve System for the unexpired term of fourteen years from February 1, 2000.

January 24, 2012—Received in the Senate and referred to the Committee.

March 20, 2012—Hearing held.

March 29, 2012—Reported out of Committee.

May 17, 2012—Confirmed by the Senate.

Romero, Christy L., of Virginia, to be Special Inspector General for the Troubled Asset Relief Program.

February 1, 2012—Received in the Senate and referred to the Committee.

March 20, 2012—Hearing held.

March 29, 2012—Reported out of Committee.

March 29, 2012—Confirmed by the Senate.

Ryan, James T., of Utah, to be a Member of the Board of Directors of the National Institute of Building Sciences for a term expiring September 7, 2013.

July 22, 2011—Received in the Senate and referred to the Committee.

October 3, 2011—Withdrawn by the President.

Ryan, James T., of Utah, to be a Member of the Board of Directors of the National Institute of Building Sciences for a term expiring September 7, 2013.

October 3, 2011—Received in the Senate and referred to the Committee.

March 19, 2012—Certification of receipt of Privileged Nomination information reported to the Executive Clerk.

April 26, 2012—Confirmed by the Senate.

Shapiro, Carl, of California, to be a Member of the Council of Economic Advisers.

February 28, 2011—Received in the Senate and referred to the Committee.

March 8, 2011—Hearing held.

April 14, 2011—Reported out of Committee.

April 14, 2011—Confirmed by the Senate.

Stein, Jeremy C., of Massachusetts, to be a Member of the Board of Governors of the Federal Reserve System for the unexpired term of fourteen years from February 1, 2004.

January 24, 2012—Received in the Senate and referred to the Committee.

March 20, 2012—Hearing held.

March 29, 2012—Reported out of Committee.

May 17, 2012—Confirmed by the Senate.

Timberlake, James, of Pennsylvania, to be a Member of the Board of Directors of the National Institute of Building Sciences for a term expiring September 7, 2014.

October 11, 2011—Received in the Senate and referred to the Committee.

March 19, 2012—Certification of receipt of Privileged Nomination information reported to the Executive Clerk.

April 26, 2012—Confirmed by the Senate.

Vermer, Mary B., of Washington, to be a Member of the Board of Directors of the National Institute of Building Sciences for a term expiring September 7, 2012.

September 6, 2011—Received in the Senate and referred to the Committee.

March 19, 2012—Certification of receipt of Privileged Nomination information reported to the Executive Clerk.

April 26, 2012—Confirmed by the Senate.

Vermer, Mary B., of Washington, to be a Member of the Board of Directors of the National Institute of Building Sciences for a term expiring September 7, 2015.

September 6, 2011—Received in the Senate and referred to the Committee.

March 19, 2012—Certification of receipt of Privileged Nomination information reported to the Executive Clerk.

April 26, 2012—Confirmed by the Senate.

Walther, Larry W., of Arkansas, to be a Member of the Board of Directors of the Export-Import Bank of the United States for a term expiring January 20, 2013.

July 22, 2011—Received in the Senate and referred to the Committee.

September 6, 2011—Hearing held. October 6, 2011—Reported out of Committee.

November 1, 2011—Confirmed by the Senate.

Woodall, Jr., S. Roy, of Kentucky, to be a Member of the Financial Stability Oversight Council for a term of six years.

June 27, 2011—Received in the Senate and referred to the Committee.

July 26, 2011—Hearing held.

September 8, 2011—Reported out of Committee.

September 26, 2011—Confirmed by the Senate.

D. MISCELLANEOUS ACTIVITIES

During the 112th Congress, the full Committee on Banking, Housing, and Urban Affairs and its subcommittees held a total of 121 sessions. These included hearings on legislation and nominations, as well as executive sessions. In addition, the Committee hosted numerous briefings and consultations with officials of the executive branch and non-government witnesses on policy matters.

Date	Description of Meeting
Full Committee Meetings (61)	
February 17, 2011	Oversight of Dodd-Frank Implementation: A Progress Report by the Regulators at the Half-Year Mark
March 1, 2011	The Semiannual Monetary Policy Report to the Congress
March 9, 2011	The State of the Housing Market
March 15, 2011	The Administration's Report to Congress: Reforming America's Housing Finance Market
March 17, 2011	TARP Oversight: Evaluating Returns on Taxpayer Investments
March 29, 2011	Public Proposals for the Future of the Housing Finance System
April 12, 2011	Building the New Derivatives Regulatory Framework: Oversight of Title VII of the Dodd-Frank Act
May 5, 2011	Legislative Proposals in the United States Department of Housing and Urban Development's FY 2012 Budget
May 10, 2011	Reviewing the Financial Crisis Inquiry Commission's Final Report
May 12, 2011	Oversight of Dodd-Frank Implementation: Monitoring Systemic Risk and Promoting Financial Stability
May 17, 2011	Oversight and Reauthorization of the Export-Import Bank of the United States
May 19, 2011	Public Transportation: Priorities and Challenges for Reauthorization
May 26, 2011	Public Proposals for the Future of the Housing Finance System, Part II
June 9, 2011	Reauthorization of the National Flood Insurance Program
June 16, 2011	Credit Unions: Member Business Lending
June 21, 2011	Cybersecurity and Data Governance in the Financial Sector
June 23, 2011	Reauthorization of the National Flood Insurance Program, Part II
June 28, 2011	Housing Finance Reform: Access to the Secondary Market for Small Financial Institutions
June 30, 2011	State of the FDIC: Deposit Insurance, Consumer Protection, and Financial Stability
July 12, 2011	Enhanced Investor Protection After the Financial Crisis
July 14, 2011	The Semiannual Monetary Policy Report to the Congress
July 19, 2011	Enhanced Consumer Financial Protection After the Financial Crisis
July 21, 2011	Enhanced Oversight After the Financial Crisis: The Wall Street Reform Act at One Year
August 2, 2011	Housing Finance Reform: National Mortgage Servicing Standards
September 13, 2011	Housing Finance Reform: Should There be a Government Guarantee?
October 6, 2011	Financial Stability Oversight Council Annual Report to Congress
October 13, 2011	Addressing Potential Threats from Iran: Administration Perspectives on Implementing New Economic Sanctions One Year Later
October 20, 2011	Housing Finance Reform: Continuation of the 30-year Fixed-rate Mortgage
November 3, 2011	Empowering and Protecting Servicemembers, Veterans and their Families in the Consumer Financial Marketplace
November 10, 2011	Opportunities and Challenges for Economic Development in Indian Country
November 15, 2011	Oversight of the Federal Housing Finance Agency
December 1, 2011	Spurring Job Growth Through Capital Formation While Protecting Investors
December 6, 2011	Continued Oversight of the Implementation of the Wall Street Reform Act
December 13, 2011	Oversight of FHFA Part II
January 31, 2012	Holding the CFPB Accountable: Review of First Semi-annual Report
February 9, 2012	State of the Housing Market: Barriers to Economic Recovery
February 16, 2012	Examining the European Debt Crisis and its Implications
February 28, 2012	State of the Housing Market: Removing Barriers to Economic Recovery, Part II
March 1, 2012	The Semiannual Monetary Policy Report to the Congress
March 6, 2012	Spurring Job Growth Through Capital Formation While Protecting Investors, Part II
March 8, 2012	Addressing the Housing Crisis in Indian Country: Leveraging Resources and Coordinating Efforts

Date	Description of Meeting
March 22, 2012	International Harmonization of Wall Street Reform: Orderly Liquidation, Derivatives, and the Volcker Rule
March 29, 2012	Developing the Framework for Safe and Efficient Mobile Payments
April 17, 2012	Export-Import Bank Reauthorization: Saving American Jobs and Supporting American Exporters
April 24, 2012	The Collapse of MF Global: Lessons Learned and Policy Implications
April 26, 2012	Legislative Proposals in the United States Department of Housing and Urban Development's FY 2013 Budget
May 8, 2012	Expanding Refinancing Opportunities to Improve the Housing Market
May 22, 2012	Implementing Derivatives Reform: Reducing Systemic Risk and Improving Market Oversight
May 24, 2012	The Responsible Homeowner Refinancing Act of 2012
June 6, 2012	Implementing Wall Street Reform: Enhancing Bank Supervision and Reducing Systemic Risk
June 13, 2012	A Breakdown in Risk Management: What Went Wrong at JPMorgan Chase?
June 21, 2012	Perspectives on Money Market Mutual Fund Reforms
June 26, 2012	Empowering and Protecting Servicemembers, Veterans and Their Families in the Consumer Financial Marketplace: A Status Update
July 10, 2012	Developing the Framework for Safe and Efficient Mobile Payments, Part 2
July 17, 2012	The Semiannual Monetary Policy Report to the Congress
July 24, 2012	Housing Partnerships in Indian Country
July 26, 2012	The Financial Stability Oversight Council Annual Report to Congress
September 13, 2012	Holding the CFPB Accountable: Review of Semi-annual Report to Congress
November 14, 2012	Oversight of Basel III: Impact of Proposed Capital Rules
December 6, 2012	Oversight of FHA: Examining HUD's Response to Fiscal Challenges
December 11, 2012	Streamlining HUD's Rental Housing Assistance Programs, Part II
Executive Sessions, Full Committee (8)	
February 17, 2011	EXECUTIVE SESSION to vote on the Committee budget resolution, rules of procedure, and subcommittee organization for the 112th Congress.
April 14, 2011	EXECUTIVE SESSION to consider the nominations of Ms. Katharine G. Abraham, of Iowa, to be a Member of the Council of Economic Advisers; Mr. Carl Shapiro, of California, to be a Member of the Council of Economic Advisers; and Mr. Eric L. Hirschhorn, of Maryland, to be Under Secretary of Commerce for Export Administration, U.S. Department of Commerce.
May 12, 2011	EXECUTIVE SESSION to consider the nominations of Mr. Peter A. Diamond, of Massachusetts, to be a Member of the Board of Governors of the Federal Reserve System; The Honorable David S. Cohen, of Maryland, to be Under Secretary for Terrorism and Financial Crimes, U.S. Department of the Treasury; Mr. Daniel L. Glaser, of the District of Columbia, to be Assistant Secretary for Terrorist Financing, U.S. Department of the Treasury; Ms. Wanda Felton, of New York, to be First Vice President of the Export-Import Bank of the United States; and The Honorable Sean Robert Mulvaney, of Illinois, to be a Member of the Board of Directors for the Export-Import Bank of the United States.

Date	Description of Meeting
September 8, 2011	EXECUTIVE SESSION to consider two original bills: "Export-Import Bank Reauthorization Act of 2011" and "Flood Insurance Reform Act of 2011" and the following nominations: Mr. Anthony Frank D'Agostino, of Maryland, to be a Director of the Securities Investor Protection Corporation for a term expiring December 31, 2011, and a term expiring December 31, 2014; Mr. Gregory Karawan, of Virginia, to be Director of the Securities Investor Protection Corporation; The Honorable Luis A. Aguilar, of Georgia, to be a Member of the Securities and Exchange Commission; Mr. Daniel M. Gallagher, of Maryland, to be a Member of the Securities and Exchange Commission; Mr. S. Roy Woodall, Jr., of Kentucky, to be a Member of the Financial Stability Oversight Council; The Honorable Martin J. Gruenberg, of Maryland, to be a Member and Chairperson of the Board of Directors of the Federal Deposit Insurance Corporation; and the Honorable Thomas J. Curry, of Massachusetts, to be Comptroller of the Currency.
October 6, 2011	EXECUTIVE SESSION to consider the nominations of The Honorable Richard Cordray, of Ohio, to be Director, Consumer Financial Protection Bureau; The Honorable Alan B. Krueger, of New Jersey, to be a Member of the Council of Economic Advisers; Mr. David A. Montoya, of Texas, to be Inspector General, U.S. Department of Housing and Urban Development; Mr. Cyrus Amir-Mokri, of New York, to be an Assistant Secretary of the Treasury, U.S. Department of the Treasury; Ms. Patricia M. Loui, of Hawaii, to be a Member of the Board of Directors, Export-Import Bank of the United States; and The Honorable Larry W. Walther, of Arkansas, to be a Member of the Board of Directors, Export-Import Bank of the United States.
December 13, 2011	EXECUTIVE SESSION to consider the nominations of Mr. Maurice A. Jones, of Virginia, to be Deputy Secretary of the Department of Housing and Urban Development; Ms. Carol J. Galante, of California, to be an Assistant Secretary of the Department of Housing and Urban Development; and Mr. Thomas Hoenig, of Missouri, to be Vice Chairperson of the Board of Directors of the Federal Deposit Insurance Corporation and a Member of the Board of Directors of the Federal Deposit Insurance Corporation for a term of six years.
February 2, 2012	EXECUTIVE SESSION to consider two original bills: "The Iran Sanctions, Accountability and Human Rights Act of 2012" and the "Federal Public Transportation Act of 2012".
March 29, 2012	EXECUTIVE SESSION to consider the nominations of Mr. Jerome H. Powell, of Maryland, to be a Member of the Board of Governors of the Federal Reserve System; Dr. Jeremy C. Stein, of Massachusetts, to be a Member of the Board of Governors of the Federal Reserve System; Mr. Jeremiah O. Norton, of Virginia, to be a Member of the Board of Directors of the Federal Deposit Insurance Corporation; Dr. Richard B. Berner, of Massachusetts, to be Director, Office of Financial Research, U.S. Department of the Treasury (New Position); and Ms. Christy L. Romero, of Virginia, to be Special Inspector General for the Troubled Asset Relief Program.
Nominations Hearings (8)	
March 8, 2011	Pending Nominations: Mr. Peter A. Diamond, of Massachusetts, to be a Member of the Board of Governors of the Federal Reserve System; Ms. Katharine G. Abraham, of Iowa, to be a Member of the Council of Economic Advisers; and Mr. Carl Shapiro, of California, to be a Member of the Council of Economic Advisers.

Date	Description of Meeting
May 3, 2011	Pending Nominations: The Honorable David S. Cohen, of Maryland, to be Under Secretary for Terrorism and Financial Crimes, U.S. Department of the Treasury; Mr. Daniel L. Glaser, of the District of Columbia, to be Assistant Secretary for Terrorist Financing, U.S. Department of the Treasury; Mr. Timothy G. Massad, of Connecticut, to be Assistant Secretary for Financial Stability, U.S. Department of the Treasury; Ms. Wanda Felton, of New York, to be First Vice President of the Export-Import Bank of the United States; and The Honorable Sean Robert Mulvaney, of Illinois, to be a Member of the Board of Directors for the Export-Import Bank of the United States.
June 14, 2011	Pending Nominations: The Honorable Luis A. Aguilar, of Georgia, to be a Member of the Securities and Exchange Commission; Mr. Daniel M. Gallagher, of Maryland, to be a Member of the Securities and Exchange Commission; Mr. Anthony Frank D'Agostino, of Maryland, to be a Director of the Securities Investor Protection Corporation; and Mr. Gregory Karawan, of Virginia, to be a Director of the Securities Investor Protection Corporation.
July 26, 2011	Pending Nominations: The Honorable Martin J. Gruenberg, of Maryland, to be Chairperson of the Board of Directors and a Member of the Board of Directors of the Federal Deposit Insurance Corporation; The Honorable Thomas J. Curry, of Massachusetts, to be Comptroller of the Currency; and Mr. S. Roy Woodall, Jr., of Kentucky, to be a Member of the Financial Stability Oversight Council.
September 6, 2011	Pending Nominations: Ms. Patricia M. Loui, of Hawaii, to be a Member of the Board of Directors of the Export-Import Bank of the United States; The Honorable Larry W. Walther, of Arkansas, to be a Member of the Board of Directors of the Export-Import Bank of the United States; and The Honorable Richard Cordray, of Ohio, to be Director, Bureau of Consumer Financial Protection.
September 22, 2011	Pending Nominations: The Honorable Alan B. Krueger, of New Jersey, to be a Member of the Council of Economic Advisers; Mr. David A. Montoya, of Texas, to be Inspector General, U.S. Department of Housing and Urban Development; and Mr. Cyrus Amir-Mokri, of New York, to be an Assistant Secretary of the Treasury, U.S. Department of the Treasury.
November 17, 2011	Pending Nominations: Mr. Maurice A. Jones, of Virginia, to be Deputy Secretary, U.S. Department of Housing and Urban Development; Ms. Carol J. Galante, of Virginia, to be Assistant Secretary, U.S. Department of Housing and Urban Development; and Mr. Thomas Hoenig, of Missouri, to be Vice Chairperson and a Member of the Board of Directors, Federal Deposit Insurance Corporation.
March 20, 2012	Pending Nominations: Mr. Jerome H. Powell, of Maryland, to be a Member of the Board of Governors of the Federal Reserve System; Dr. Jeremy C. Stein, of Massachusetts, to be a Member of the Board of Governors of the Federal Reserve System; Mr. Jeremiah O. Norton, of Virginia, to be a Member of the Board of Directors of the Federal Deposit Insurance Corporation; Dr. Richard B. Berner, of Massachusetts, to be Director, Office of Financial Research, U.S. Department of the Treasury (New Position); and Ms. Christy L. Romero, of Virginia, to be Special Inspector General for the Troubled Asset Relief Program.

Date	Description of Meeting
Subcommittee Activities (44)	
(Subcommittees are listed in the order of the Subcommittee Chairman's seniority within the full committee. Senator Johnson and Senator Shelby were ex officio members of each subcommittee on which they did not serve as members.)	
Subcommittee on Securities, Insurance and Investment	
March 10, 2011	The Fiscal Year 2012 Budget for the Securities and Exchange Commission
April 6, 2011	The Role of the Accounting Profession in Preventing Another Financial Crisis
May 18, 2011	The State of the Securitization Markets
May 25, 2011	Derivatives Clearinghouses: Opportunities and Challenges
June 29, 2011	Emergence of Swap Execution Facilities: A Progress Report
August 3, 2011	Examining the Housing Finance System: The To-Be-Announced Market
September 14, 2011	Emerging Issues in Insurance Regulation
October 19, 2011	Market Microstructure: Examination of Exchange-Traded Funds (ETFs)
November 16, 2011	Management and Structural Reforms at the SEC: A Progress Report
December 14, 2011	Examining Investor Risks in Capital Raising
June 20, 2012	Examining the IPO Process: Is It Working for Ordinary Investors?
August 2, 2012	The Tri-Party Repo Market: Remaining Challenges
September 20, 2012	Computerized Trading: What Should the Rules of the Road Be?
December 18, 2012	Computerized Trading Venues: What Should the Rules of the Road Be?
Subcommittee on Housing, Transportation, and Community Development	
May 12, 2011	The Need for National Mortgage Servicing Standards
June 29, 2011	Promoting Broader Access to Public Transportation for America's Older Adults and People with Disabilities
September 14, 2011	New Ideas for Refinancing and Restructuring Mortgage Loans
September 20, 2011	New Ideas to Address the Glut of Foreclosed Properties
December 13, 2011	Helping Homeowners Harmed by Foreclosures: Ensuring Accountability and Transparency in Foreclosure Reviews
Field Hearings (1)	
February 10, 2012	Saving Our Neighborhoods From Foreclosures, Plainfield, NJ
March 15, 2012	Strengthening the Housing Market and Minimizing Losses to Taxpayers
March 27, 2012	The Choice Neighborhoods Initiative: A New Community Development Model
April 25, 2012	Helping Responsible Homeowners Save Money Through Refinancing
August 1, 2012	Streamlining and Strengthening HUD's Rental Housing Assistance Programs
December 20, 2012	Recovering from Superstorm Sandy: Rebuilding Our Infrastructure
Subcommittee on Financial Institutions and Consumer Protection	
April 6, 2011	The State of Community Banking: Opportunities and Challenges
June 15, 2011	Enhancing Safety and Soundness: Lessons Learned and Opportunities for Continued Improvement
August 3, 2011	Debt Financing in the Domestic Financial Sector
October 4, 2011	Consumer Protection and Middle Class Wealth Building in an Age of Growing Household Debt
November 15, 2011	Financial Security Issues Facing Older Americans
December 7, 2011	Enhanced Supervision: A New Regime for Regulating Large, Complex Financial Institutions
February 15, 2012	Pay for Performance: Incentive Compensation at Large Financial Institutions

Date	Description of Meeting
March 14, 2012	Examining Issues in the Prepaid Card Market
May 9, 2012	Is Simpler Better? Limiting Federal Support for Financial Institutions
July 24, 2012	Private Student Loans: Providing Flexibility and Opportunity to Borrowers?
December 19, 2012	Making Sense of Consumer Credit Reports
Subcommittee on Economic Policy	
July 20, 2011	Access to Capital: Fostering Job Creation and Innovation Through High-Growth Startups
October 5, 2011	Perspectives on the Economic Implications of the Federal Budget Deficit
March 28, 2012	Retirement (In)security: Examining the Retirement Savings Deficit
May 9, 2012	The National Flood Insurance Program: The Need for Long-Term Reauthorization and Reform
Subcommittee on Security and International Trade and Finance	
June 30, 2011	Stakeholder Perspectives on the Reauthorization of the Export-Import Bank of the United States
September 22, 2011	The European Debt and Financial Crisis: Origins, Options and Implications for the US and Global Economy
October 20, 2011	The G20 and Global Economic and Financial Risks
May 23, 2012	Reviewing the U.S.-China Strategic and Economic Dialogue

A P P E N D I X

COMMITTEE PUBLICATIONS

SENATE REPORTS

S. Rept. 112-7 March 29, 2011	Activities of the Committee on Banking, Housing, and Urban Affairs of the United States Senate During the 111th Congress Pursuant to Rule XXVI of the Standing Rules.
S. Rept. 112-98 (S.1940) December 5, 2011	Flood Insurance Reform and Modernization Act of 2011.

PUBLIC LAWS

Number	Description
P.L. 112-59 (H.R. 2447)	To grant the congressional gold medal to the Montford Point Marines.
P.L. 112-76 (H.R. 3421)	To award Congressional Gold Medals in honor of the men and women who perished as a result of the terrorist attacks on the United States on September 11, 2001.
P.L. 112-88 (H.R. 2056)	To instruct the Inspector General of the Federal Deposit Insurance Corporation to study the impact of insured depository institution failures, and for other purposes.
P.L. 112-104 (H.R. 886)	To require the Secretary of the Treasury to mint coins in commemoration of the 225th anniversary of the establishment of the Nation's first Federal law enforcement agency, the United States Marshals Service.
P.L. 112-106 (H.R. 3606)	To increase American job creation and economic growth by improving access to the public capital markets for emerging growth companies.
P.L. 112-122 (H.R. 2072)	To reauthorize the Export-Import Bank of the United States, and for other purposes.
P.L. 112-136 (H.R. 5890)	To correct a technical error in Public Law 112-122
P.L. 112-141 (H.R. 4348)	To reauthorize Federal-aid highway and highway safety construction programs, and for other purposes.
P.L. 112-142 (H.R. 33)	To amend the Securities Act of 1933 to specify when certain securities issued in connection with church plans are treated as exempted securities for purposes of that Act.
P.L. 112-148 (H.R. 3001)	To award a Congressional Gold Medal to Raoul Wallenberg, in recognition of his achievements and heroic actions during the Holocaust.
P.L. 112-152 (H.R. 2527)	To require the Secretary of the Treasury to mint coins in recognition and celebration of the National Baseball Hall of Fame.
P.L. 112-158 (H.R. 1905)	To strengthen Iran sanctions laws for the purpose of compelling Iran to abandon its pursuit of nuclear weapons and other threatening activities, and for other purposes.
P.L. 112-169 (S. 3363)	To provide for the use of National Infantry Museum and Soldier Center Commemorative Coin surcharges, and for other purposes.
P.L. 112-181 (H.R. 2139)	To require the Secretary of the Treasury to mint coins in commemoration of the centennial of the establishment of Lions Club International.
P.L. 112-201 (H.R. 2453)	To require the Secretary of the Treasury to mint coins in commemoration of Mark Twain.

Number	Description
P.L. 112-209 (H.R. 3187)	To require the Secretary of the Treasury to mint coins in recognition and celebration of the 75th anniversary of the establishment of the March of Dimes Foundation.
P.L. 112-215 (H.R. 4014)	To amend the Federal Deposit Insurance Act with respect to information provided to the Bureau of Consumer Financial Protection.
P.L. 112-216 (H.R. 4367)	To amend the Electronic Fund Transfer Act to limit the fee disclosure requirement for an automatic teller machine to the screen of that machine.
P.L. 112-231 (S. 2367)	To strike the word "lunatic" from Federal law, and for other purposes.
P.L. 112-281 (S. 3677)	To make a technical correction to the Flood Disaster Protection Act of 1873.

COMMITTEE CORRESPONDENCE

During the 112th Congress, Chairman Johnson sent many substantive letters to certain Executive agencies, Federal regulators, and others involved in issues subject to the jurisdiction of the Committee. The recipients of these letters included, but were not limited to, the respective heads of the Department of the Treasury, the Federal Reserve Board, the Securities and Exchange Commission, the Federal Deposit Insurance Corporation, the Department of Housing and Urban Development, the Office of the Comptroller of the Currency, the Department of Commerce, the Department of Homeland Security, the Office of Management and Budget, and President Obama. These communications were intended to solicit responses or share views on various legislative and policy matters, in keeping with the Committee's oversight responsibilities.

MISCELLANEOUS COMMUNICATIONS

During the 112th Congress, the Committee received approximately 760 Executive Communications, 37 Presidential Messages, and 10 Petitions or Memorials. The Executive Communications comprised of reports and information from Executive agencies, or appointees or employees therein, on various issues subject to the jurisdiction of the Committee. The Presidential Messages in large part comprised official information transmitted to the Committee pursuant to a law or executive order. Lastly, the petitions and memorials submitted to the Committee comprised resolutions adopted by various State legislatures on issues relevant to the Committee's work.

