

**THE NOMINATION OF  
LISA AFUA SERWAH MENSAH,  
OF MARYLAND,  
TO BE UNDER SECRETARY OF  
AGRICULTURE FOR RURAL DEVELOPMENT**

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**HEARING**  
BEFORE THE  
**COMMITTEE ON AGRICULTURE,  
NUTRITION AND FORESTRY**  
**UNITED STATES SENATE**

ONE HUNDRED THIRTEENTH CONGRESS  
SECOND SESSION

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SEPTEMBER 10, 2014  
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**NOMINATION OF  
LISA AFUA SERWAH MENSAH,  
OF MARYLAND,  
TO BE UNDERSECRETARY OF  
AGRICULTURE FOR RURAL DEVELOPMENT**

Wednesday, September 10, 2014

UNITED STATES SENATE,  
COMMITTEE ON AGRICULTURE, NUTRITION AND FORESTRY,  
*Washington, DC*

The committee met, pursuant to notice, at 10:05 a.m., in room 328A, Russell Senate Office Building, Hon. Debbie Stabenow, Chairwoman of the committee, presiding.

Present or submitting a statement: Senators Stabenow, Leahy, Donnelly, Walsh, Cochran, Boozman, and Hoeven.

**STATEMENT OF HON. DEBBIE STABENOW, U.S. SENATOR  
FROM THE STATE OF MICHIGAN, CHAIRWOMAN, COM-  
MITTEE ON AGRICULTURE, NUTRITION AND FORESTRY**

Chairwoman STABENOW. Well, good morning. The Senate Committee on Agriculture, Nutrition and Forestry will come to order. Senator Cochran is on his way and will be joining us shortly, and so, welcome.

We are here today to consider the nomination of Lisa Mensah to be the next Under Secretary of Rural Development at the Department of Agriculture, a really important role that we all care very much about, so we thank you for being here. I am glad to see you have family and friends with you, as well. When we turn to you, you certainly are welcome to introduce them. We are glad to have them here supporting you, as well.

Preserving our rural way of life is near and dear to my heart, as I know my colleagues of the committee care very much about this particular part of USDA. Having grown up in Northern Michigan in the small community of Clare, I know it is important that we provide small towns across the country the tools they need to grow and prosper.

The unique challenges that rural America faces when it comes to creating economic opportunity are real. According to a report issued by USDA's Economic Research Service, between 2011 and 2013, net job growth in rural areas was near zero, while employment rates in metropolitan areas grew at an annual rate of 1.4 percent.

One of the most significant challenges facing rural America is aging infrastructure. Without a safe drinking water supply, ade-

quate housing, or affordable broadband Internet service, it is difficult for small businesses to recruit new employees and compete in the global economy. You have been nominated to ensure that the resources that this committee provided for infrastructure improvements in the 2014 farm bill will be invested effectively to help these communities take advantage of new opportunities for growth and development.

I believe that the new energy economy is an exciting opportunity for rural America to develop new markets and create jobs. One area that this committee highlighted in June is that of bio-based manufacturing. In addition to a hearing that focused on the new support for bio-based manufacturing included in the farm bill, we hosted an event that featured innovative products developed by more than 30 companies around the country with homegrown materials. Implementing some of the new farm bill initiatives in support of this growing industry will be part of your responsibilities, if you are confirmed.

The new energy economy is so exciting, in part, because it offers long-term economic development opportunities for rural America. The new farm bill provides incentives for leaders in these small towns to think strategically about long-term economic development for their communities. If these leaders collaborate on regional economic development strategies based on the unique characteristics and strengths of their communities, we will see the creation of job opportunities that will more likely stay at home in those communities. Helping local leaders pursue initiatives that lead to long-term community and economic development is an important responsibility for USDA as it implements Rural Development programs.

I appreciate very much having the opportunity to speak with you, Ms. Mensah, and learn more about your background. I look forward to your testimony and your answers to questions of the committee members today. If confirmed, I fully expect you to work with this committee and Congress in helping to implement policies that will help rural America grow and prosper.

It is now my pleasure to turn to my friend and distinguished Ranking Member, Senator Cochran.

**STATEMENT OF HON. THAD COCHRAN, U.S. SENATOR FROM  
THE STATE OF MISSISSIPPI**

Senator COCHRAN. Thank you, Madam Chairman. Thank you for your convening of this timely hearing for the nominee for Under Secretary of Rural Development at the Department of Agriculture.

We welcome the nominee to the hearing and thank her for her cooperation with the committee and giving us information and requests for any statements that she might make about her views about the responsibilities of the office for which she has been nominated. We look forward to the questions and answers at this hearing and expecting that they will be helpful to our understanding of her qualifications for service in this important position.

Chairwoman STABENOW. Thank you very much, Senator Cochran.

I now have the pleasure of introducing our nominee, Ms. Lisa Mensah, who has served as Executive Director of the Initiative on

Financial Security at the Aspen Institute since 2002. Prior to joining the Aspen Institute, Ms. Mensah held a variety of positions at the Ford Foundation, including Deputy Director of the Economic Development Unit and Deputy Director of the Rural Poverty and Resources Program. She has also worked at Citibank for a time after receiving her Bachelor's degree from Harvard University and a Master's degree from Johns Hopkins University.

We are very pleased to have you with us today. We welcome your testimony. As you know, we ask for five minutes of verbal testimony. We welcome any written additional information you would like to leave with the committee, but we look forward to your testimony, so please proceed.

**TESTIMONY OF LISA AFUA SERWAH MENSAH, OF MARYLAND,  
NOMINATED TO BE UNDER SECRETARY OF AGRICULTURE  
FOR RURAL DEVELOPMENT**

Ms. MENSAH. Thank you, Madam Chairwoman and Ranking Member Cochran. Thank you for this opportunity to appear before you today as President Obama's nominee for Under Secretary of Rural Development. If confirmed, I look forward to helping the President and Secretary Vilsack build on the accomplishments of this administration by working to strengthen rural areas and create sustainable growth for future generations.

I am joined today by my husband, Barry Ford, and my two children, Rebecca and Andrew.

Chairwoman STABENOW. We welcome them to stand up so that we could—

Ms. MENSAH. This is my husband, and also my father and brother.

[Applause.]

Ms. MENSAH. My father, Kwaku Mensah, and brother, David.

Chairwoman STABENOW. Your father, your brother, your husband—

Ms. MENSAH. My two children.

Chairwoman STABENOW. —your son, your daughter. You have the full—

Ms. MENSAH. I brought everybody.

[Laughter.]

Chairwoman STABENOW. —family with you. That is wonderful.

Ms. MENSAH. Thank you. I also have several lifelong friends and colleagues, and they truly bear witness to the significance of this moment in my life. My journey to this room is proof that the American dream of opportunity is alive and well.

I am the daughter of an immigrant from Ghana and of a farm girl from Iowa and Oregon who raised their three children with a simple guiding principle, that our earthly work was to leave the world a better place. They also believed in very hard work, and for the Mensah children, this meant summers picking strawberries to earn money. From the day school let out, we were up at 5:00 a.m. to meet the bus to take us to the fields. Being a strawberry picker means freezing mornings, hot afternoons, dirty clothes, and berry-stained hands. My parents assured us that picking would not kill us and that we would understand the value of a dollar, and in this, they were right.

It took years for me to enjoy eating strawberries again—  
[Laughter.]

Ms. MENSAH. —but this early experience ingrained in me a sense that hard work is rewarded, that goals can be reached, and that if I could handle Oregon strawberry fields, I could handle just about anything.

I would like to give you a little more insight into my background and how it does prepare me to serve as Under Secretary for Rural Development. I went on from the strawberry fields to earn degrees at Harvard and Johns Hopkins, and then a professional life at Citibank, at the Ford Foundation, at the Aspen Institute. In all of this, I have focused on how credit, investments, savings, and ownership can transform opportunity, especially for America's rural poor.

At Citibank, I learned the craft of credit, how to analyze the strength of a commercial venture. I took these skills to the Ford Foundation, where I was responsible for the country's largest philanthropic grant and loan portfolio of investments in rural America.

I have pored over the financial statements of lenders trying to make a difference. I have sat at the workplaces of small businesses struggling to find new markets and create jobs. I have seen the struggle to bring development to areas that traditional markets neglect. I saw then what remains true today, that there is a vital role for capital, for partnerships, and for infrastructure investments that do not replace private capital, but can spark private capital markets.

I truly share Secretary Vilsack's priority of building new partnerships to leverage the strengths of rural areas, to build new markets, to increase regional competitiveness, and to create more prosperous and sustainable communities.

Today, we know that rural areas suffer from stalled job growth, from declining populations, and the highest poverty rates we have seen in 30 years. These challenges make growth and prosperity more difficult, but they also require that we do just that.

As I see when I visit my father's country of Ghana, when countries cannot make rural infrastructure work, they not only impede the growth of rural people and places, they hold back the whole nation. I am convinced that the potential exists for rural America's economy to continue to grow and compete globally and I am so eager to lead a mission area whose job it is to help rural communities find a path to prosperity.

Taken together, the three Rural Development agencies—that is Rural Development Business and Cooperative Services, the Rural Housing Service, and the Rural Utilities Service—they have a loan portfolio of over \$200 billion in direct loans and guarantees. It is a powerful portfolio that must be managed well, both to ensure repayment and to ensure that we look for wise and efficient investments.

If confirmed, I look forward to returning to this committee to discuss how the USDA is using the program authority you provide to do even more. If confirmed, I will be honored to work alongside the nearly 5,000 employees who serve in this mission area.

As I conclude, I am reminded of my first trip to Washington, DC. In 1979, I came here as one of two student leaders from Oregon

sponsored by the William Randolph Hearst Program. I met with Senators then Hatfield and Packwood, and I was deeply moved by their belief that I should prepare myself to take the torch of leadership. Most of the time, that has been a private torch, but I am so honored to be sitting here today, prepared to assume the responsibility of public service.

I am humbled to be before your committee. You have such a history of bipartisanship. Throughout my history, I have made a practice of listening to all and searching for solutions. At Aspen, I have built one of the country's most bipartisan tables, and if confirmed, I will keep my door open, I will stay responsive to you who hold the privilege of representing the citizens of your States.

I hope I have provided you with some insight on how I might contribute to building a prosperous rural America. I look forward to your questions. Thank you.

[The prepared statement of Ms. Mensah can be found on page 20 in the appendix.]

Chairwoman STABENOW. Well, thank you very much.

Before proceeding with questions, we have one other official thing we need to do. We need to ask you to rise and ask you a question. Do you agree to appear before any duly constituted committee of the United States Congress, if asked?

Ms. MENSAH. Yes.

Chairwoman STABENOW. Yes. Thank you very much.

Well, given your impressive background, Ms. Mensah, in dealing with economic development and rural poverty and so on, what do you see as the greatest economic challenges facing rural communities, and as Under Secretary, what would you do to address the challenges that you see are there?

Ms. MENSAH. Thank you, Senator. For me, the challenge of rural America is to ignite the power of rural America, and what I am so excited about are the three sets of tools that this mission area has. Yes, we have challenges, but to be able to invest in housing and in job-growing businesses and also in critical infrastructure, to me, speaks directly to the challenges of growth and prosperity for all areas. That is what I am very excited about in this portfolio.

Chairwoman STABENOW. When you look broadly at job creation—I mentioned the energy title, which crosses a number of different areas in USDA, but certainly in terms of jobs, we put a lot of emphasis in the farm bill on creating opportunities for loans and loan guarantees and opportunities to really expand upon the bio economy through the energy title and so on. I am wondering, from your perspective, how would you, as someone who is coming from a grant-making organization, address getting the dollars out for these kinds of projects, investing them both quickly—we obviously want to stimulate the economy as quickly as possible, but, of course, we want to be careful stewards of the taxpayers' dollars, as well—I wonder if you have looked at some of the opportunities not only in biofuels, but in bio-based manufacturing, the ability to use agricultural materials and products to be able to create new opportunities and jobs.

Ms. MENSAH. Senator, thank you for your interest in that area and for the authority that has already been established in this farm bill. I am very excited about the opportunities in the bio econ-

omy, and it feels to me like a new chapter in Rural Development. When I was at the Ford Foundation, I did not just do grants. I did loans. Some of those were in your State, in the Upper Peninsula of Michigan. I remember what was so critical to getting loans out was very smart partners. We had institutions like Northern Initiatives that were creative loan funds who could go into small towns, find partners. That is what I think speed takes. It takes people who are already on the ground, prepared to use the funds that are precious and wise stewards of those funds. I very much look forward to this new chapter in rural America.

Chairwoman STABENOW. Well, thank you. I agree with you. Northern Initiatives is wonderful in the Upper Peninsula of Michigan and it really is about partners, I think. When you look at leveraging resources, again, from your perspective, coming from the private and nonprofit sector, and considering your background with Ford and so on, I think you really bring a fresh perspective to this. What new opportunities do you see for the USDA to help communities maximize the impact of resources and leverage those kinds of partnerships?

Ms. MENSAH. Well, I am very excited to be joining the Department at this moment. Partnerships has been a word that I know has been a big priority of Secretary Vilsack. What I really feel is that we are poised to take off. This farm bill was passed. There is time now to really create serious partnerships, and I feel like I am walking into a set of skilled and talented staff who really understand those portfolios and I will be able to help them find the other partners on the private side who can help take this work even further.

Chairwoman STABENOW. What do you think we could do to leverage more private foundation dollars? I mean, obviously, we are looking at that throughout our efforts in agriculture. We have a new public-private research foundation where we are putting in public dollars, but also activating the foundation with private dollars, as well. In other areas, I mean, how do you see us, again, from your perspective, playing an intermediary role between private foundations and rural communities? What do you think you could do?

Ms. MENSAH. Well, I appreciate the question very much. I think they need to know we are here. I think—I also think there are a lot of foundations that focus on core larger challenges—youth, the challenges of education, the challenges of growth. They might not always have a rural lens, but they will need to know we are here. I am excited about calling folks up, bringing them in. I do not plan to stop talking to my friends in that sector. I think they are going to be very excited. The key for a foundation is leverage. A foundation will never be as big as the U.S. Government. Their success is dependent, also, on a partnership with this work.

Chairwoman STABENOW. I appreciate that very much. I think it is really true. When we look at—there is very important work being done in urban areas. At the same time, though, when we look at poverty and the needs of people, there is not always a focus or understanding of rural communities. I think bringing that voice and focus could help our communities all across the country. Thank you very much.

Senator Cochran.

Senator COCHRAN. Madam Chair, thank you.

Madam Secretary—I am moved to call you Madam Secretary—  
[Laughter.]

Senator COCHRAN. Let me, again, congratulate you on your nomination and wonder whether or not you can identify now, after reviewing the jurisdictional responsibilities of the office you have been nominated to fill, what are the highest priorities of this administration in terms of stimulating development and stimulating the availability of education, health care, services that really would do a lot to help improve the prospects for individual residents, citizens, businesses in rural America to prosper and succeed.

Ms. MENSAH. Yeah. Thank you, Senator Cochran, for your—for raising that issue. I think, I have learned so much in your State with key partners, like HOPE Enterprise, and I think you have raised the key issues of education and health and true community facilities.

What is exciting to me about the priorities of this administration is the ability to work across lines. Yes, jobs are important. So are the infrastructure pieces of those jobs, and so are the housing pieces of those jobs. What I am excited about is a strategy that is not just one silver bullet, but several things together, and that, to me, is a very exciting piece and I look forward to working on this.

Senator COCHRAN. Thank you, Madam Chair.

Chairwoman STABENOW. Thank you very much.

I now turn to our distinguished-most Senator Leahy. I was thinking this morning, as I am sitting here between two former Chairmen who have these wonderful portraits on the wall, so we not only get to see them in person, we get to see them on the wall, and I am surrounded by former Chairmen.

[Laughter.]

Senator LEAHY. I could not help but notice—

Chairwoman STABENOW. Senator Leahy.

Senator LEAHY. —Madam Chair, that all but one of them have a head of hair.

[Laughter.]

Senator LEAHY. But—

Chairwoman STABENOW. Senator Leahy.

Senator LEAHY. But, there are Senator Harkin, Senator Chambliss, and, of course, Senator Cochran and I still serve here, and I think the reason we do is because this committee means a lot to us and as much as it does. I compliment you and everybody else, again, on the farm bill, Madam Chair.

Back here a couple of weeks ago, Secretary Vilsack was in Vermont, and Ms. Mensah, I told him of our meeting that we had just before the recess and how much that meant to me, and coming from probably the most rural State, or certainly one of the most rural States in the country. Our largest city is 38,000 people. What you and I discussed about REAP Zones and those things, very, very important to us—

Ms. MENSAH. Yeah.

Senator LEAHY. Last week, in a speech about the state of broadband competition, the SEC Chairman, Tom Wheeler, noted that Americans living in urban areas are more than three times

more likely to have access to next-generation broadband networks than those living in rural areas. I included in the farm bill a program to deploy ultra-high-speed networks in rural areas.

I remember my grandparents telling me about how excited they were when telephones came to rural America. Something like that, we take for granted. We have to ensure that we have this broadband high-speed Internet, because otherwise, you are not going to bring the jobs into rural America that we want to, to say nothing about just the consumer interest in having this.

My question is this. How will the Rural Gigabit Pilot Program advance USDA's efforts to close the broadband divide between urban and rural America?

Ms. MENSAH. Thank you, Senator Leahy, and for your commitment, your work on these issues. I am very excited about the authorities in this portfolio around rural broadband. Rural broadband is crucial to the kind of jobs, the growth, the ability for people to live and work in rural areas. It is the future. I am excited about being able to work on this, and if confirmed, I look forward to coming back and talking with you about how we can work even faster.

Senator LEAHY. Will you work for funding for that in the Department's budget?

Ms. MENSAH. Absolutely.

Senator LEAHY. Thank you. A lot of agencies have faced extremely difficult budget restraints, and there have been a lot of cuts on many important programs. I worry that in USDA, the cuts have disproportionately impacted Rural Development—a billion dollars in proposed cuts of loans and grants for business development, for example, water and waste disposal, rural housing, since 2010. They have been cut about 35 percent. I hope that you will work for funds for Rural Development. I am a member of the Appropriations Committee. I am eager to work with you. But, I think of the lack of funding. We cannot rehab affordable housing. We cannot make home ownership a reality in rural America with all that means.

I should probably ask you this. What do you envision as a housing strategy for rural America?

Ms. MENSAH. Thank you, Senator Leahy, and I am very excited that this portfolio has a strong emphasis on housing. I believe that the housing needs need—what I know is that housing is critical at all levels, for single family, for multi-family, all different income levels. I worked at Aspen on the centrality of home. It is also people's most important asset. We will not be able to close a wealth gap if we cannot invest in housing. You will have in me someone who will always champion the interest of this, and in keeping the distinction. Rural has challenges and special needs, and I am so happy that this position has a focus on rural housing.

Senator LEAHY. Well, thank you. I think that not only is it your most important asset for most people, but it also sets a sense of community if people have their own homes.

I have other questions which I will submit for the record and I would appreciate your answering. But, I also appreciate very much the meeting we had prior, and I suspect we are going to have some more. Thank you.

Ms. MENSAH. I look forward to that. Thank you.

Chairwoman STABENOW. Thank you very much.

Senator Boozman, welcome. Good morning.

Senator BOOZMAN. Thank you, Madam Chair, as always.

Congratulations. This is certainly a great honor to be nominated. You have had a distinguished career, and it is a good sign when Senator Cochran calls you Madam Secretary.

[Laughter.]

Senator BOOZMAN. I would like to ask you about an issue that we have had that affects Arkansas. In early August, we learned that in Arkansas, USDA—the State director determined that several rural communities in the State would no longer be eligible for USDA rural housing programs because their communities were not rural in character. This was very concerning to our Arkansas community, since they were notified less than two months before the reclassification was scheduled to take effect.

While I was pleased to hear from USDA that they will hold off on implementing any changes for eligibility based on rural in character criteria until September 30, 2015, I would like to ensure that there is ample time for public comment, also commitment to seeing if we can get this worked out, and consideration before final designations are issued. Can you address that and comment regarding that, and perhaps get a commitment from you that you will look into that and see if you can be of help.

Ms. MENSAH. Thank you, Senator Boozman, for your question and for your obvious concern for the issues of housing. I have also traveled in your State with Enterprise HOPE and I have seen the different needs throughout the State. You will have in me, if confirmed, someone who is very committed to these issues of housing. Absolutely, I look forward to learning more about the specifics of the issue that you raise and to working with you for any of those concerns.

Senator BOOZMAN. When I am back in Arkansas, the number one thing on the minds of Arkansans is jobs, jobs, jobs. If you do not have a job, if you cannot support your family, all of these other things are really pretty insignificant. Often, our rural communities fall victim to higher levels of unemployment due to a lack of resources and community development. As Under Secretary of Agriculture for Rural Development, what steps would you take to ensure that our rural communities are receiving the necessary resources to grow their local economies and reduce unemployment?

Ms. MENSAH. Thank you. This is an area of my deep professional love and passion, which is how do all communities prosper? How do people prosper? How do we bring jobs to places that markets do not go? I am excited about this portfolio. I am excited about the tools of rural business development. I look forward to making sure that every community has an ability to compete for these funds and to working with you, if confirmed.

Senator BOOZMAN. I think in rural America, there is real concern about the perception and the actuality of overreaching regulation and just overreach in general. Could you speak to that, and then also share your issues that, if confirmed, I would really like to know what your number one priority would be as far as what do you want to get done? Where do you want to, however many years

from now, step back and say, this is what my priority was and this is what we accomplished?

Ms. MENSAH. Both are deep questions. On regulation, I will commit to you that we will run a loan portfolio that is dedicated to being both efficient and making wise investments. On priorities, I said one thing, which it would be my job, first, to listen very, very hard to the people who wake up every morning and do their job at the Rural Development mission. I am obviously coming from the outside. I want to hear first. But, I think the critical moment, having already passed a farm bill, I think the critical priority for us is on implementing some of the powerful authorities that exist. What I want to see is some flourishing of the jobs and infrastructure and housing opportunities.

Senator BOOZMAN. Very good. Well, we hope to have you back in Arkansas.

Ms. MENSAH. Thank you, Senator.

Senator BOOZMAN. Thank you, Madam Chair.

Chairwoman STABENOW. Absolutely. Thank you very much.

Senator Donnelly from the great State of Indiana.

Senator DONNELLY. Thank you, Madam Chair, and congratulations. We are very honored to have you here.

I wanted to ask you about just a specific Indiana question first, and that is that we have a town in one of our counties, Morgan County—the town is Waverly—and they are looking to take advantage of the REDLG Program, the Rural Economic Development Loan and Grant Program. While their community is currently eligible to take advantage of many Rural Development programs, USDA has not yet completed the rulemaking to allow Waverly to be part of this program. I was hoping that you could commit to finish the rulemaking in a timely manner for our town.

Ms. MENSAH. Thank you, Senator. What I can say is that the business loan programs, I will be—that is an area of deep passion and experience for me—

Senator DONNELLY. Okay.

Ms. MENSAH. —and I have sat with those programs, know the regs, and I look forward—I will commit to you to coming back to you and working with you to resolve these issues.

Senator DONNELLY. We will look forward to having that conversation.

One of the things we have done in our State is we have a—my predecessor, whose picture is also on the wall, Senator Lugar—  
[Laughter.]

Senator DONNELLY. There is a program at Indiana State University in Terra Haute named the Lugar Rural Health Initiative and we have a number of counties in our State now that do not have OB/GYN services. I think it has become an increasing challenge for a lot of our rural communities in the health area, and we are trying to develop more of a pipeline for primary doctors through that program and others. I was wondering what initiatives you are looking at to make sure that the kind of health services we hope for in all parts of our country can be extended to the rural areas.

Ms. MENSAH. Thank you, Senator, and for raising a very critical issue of rural health and of primary physicians. What I know is that this is a portfolio that actually has an ability to invest both

in the facilities and in the job creating pieces, and I think both are related to rural health. What I look forward to is—continuing to hear these priorities, I am deeply aware of them. I know you cannot have an OB/GYN by telemedicine. I appreciate your lifting this concern and I look forward to working with you on this.

Senator DONNELLY. A lot of the young potential doctors come from some of these rural communities. They would like to go home if they can, and we have to make sure we have the opportunity for them to do that. That brings me to my next point, which is that for a lot of our rural communities, our young people—and this has happened for a long time—our young people, when they graduate and they go through college and they look, they want to come home, but there is no opportunity for them to come home to, and that goes directly into your title of Rural Development.

Ms. MENSAH. Yeah.

Senator DONNELLY. Having the broadband there and having job opportunities there, having the knowledge that if I raise my family here, we will have good health care here. One of my passions is that we want everybody to have the freedom of choice to go wherever they want to go. That is the American dream. But, at the same time, if you want to go home to your rural community, that you have the chance to do that, that there is opportunity there as opposed to saying, well, I went to the city simply because there was nothing I could do back home.

Ms. MENSAH. Right.

Senator DONNELLY. I think that is really a cornerstone of your mission, is how do we make it so that our children can go home if they want to, that the choice is not just to go to the city, but to be able to run that business right there or go to a good job right in that community, and I was wondering how you see that as part of your mission.

Ms. MENSAH. Senator, that was beautifully stated. I share your passion. As a mother of two teenagers, I think every day about the future.

Senator DONNELLY. Good luck with that, too, by the way.

[Laughter.]

Ms. MENSAH. I appreciate it. I appreciate it.

Senator DONNELLY. I have been there, done that.

[Laughter.]

Ms. MENSAH. You know, if we cannot get this right, this is what I meant when I spoke passionately about not giving up on rural areas, and I do believe the tools of broadband and the tools of new growth and seeing that there is something new. The bio-economy kinds of investments, to me, are a really new page in Rural Development and that is exciting to be part of. I share the same dream and I look forward to working on these, if confirmed.

Senator DONNELLY. Well, thank you. We look forward to working with you.

Ms. MENSAH. Thank you.

Chairwoman STABENOW. Great. Thanks very much.

Senator Walsh from the great State of Montana.

Senator WALSH. Thank you, Madam Chair.

Ms. Mensah, congratulations on your nomination and thank you for being here.

You know, Montana is one of the most rural States in the country. Just a quarter of our population lives in urban areas and 30 percent live in small cities, along with another 44 percent live in rural areas. Living in a rural area in Montana puts you much further from urban centers than would be the case in States outside of the West. Our large, open spaces are renowned around the world. Big Sky Country is breathtaking. I know we talked and you said you have been to Eastern Montana and Billings, so I know you have some understanding of that.

Montana's rural nature is part of our culture and we cherish it and we want to keep it that way, but it also presents unique challenges, including economic development, infrastructure, and transportation. USDA's Rural Development mission area has a variety of tools designed to spur economic development in places like Montana, rural States. I have heard time and time again how well these programs are working.

For example, a variety of Rural Development programs have invested in Eastern Montana, where many small towns are booming due to oil exploration in the Bakken field. In 2013, over 1,500 Montana families purchased homes with Rural Development loans. Critical water, sewer, and electric infrastructure projects were funded as well, helping small towns grow and attract new residents.

But housing infrastructure is only part of the puzzle. For these small towns to grow, we need to create economic opportunity. We need more jobs on the ground, and the business programs at Rural Development will help fill that need.

Just this month, USDA announced a \$1.3 million long-term loan along with local funds that will be used to transform a run-down park in my hometown of Butte, Montana, into a neighborhood center. This center will provide important local services, such as job training and housing assistance. Last month, Montana's State Director Tony Preite, announced three new grants under the Rural Business Enterprise Grants program to provide funding for businesses in the Bitterroot Valley.

I could list many more instances where Rural Development programs have helped support jobs in Montana, but the point is that these programs are critical to support jobs and economic development in rural areas.

Directly related to the state of the economy is the issue of poverty. Over 15 percent of Montanans live in poverty, and that number is even higher for children. We must do more to tackle this issue across the country and I look forward to hearing from you how we can better address poverty in rural areas.

I just have a couple of questions I would like to ask. First, you have many years of experience working on both rural issues and poverty at the Ford Foundation and the Aspen Institute. How will that experience translate at the USDA?

Ms. MENSAH. Thank you, Senator, both for your comments of hope about this division. I think my experience on poverty and on investing speaks to the two issues you raised, that we must have growth to lift all the boats, but even when we get growth, as we have seen in your State, our work is not done. The three tools—the business portfolio, the housing portfolio, and the infrastructure

portfolio—to me, these are the key portfolios and key tools of partnership. If confirmed, I very much look forward to continuing this work.

Senator WALSH. Okay. Second, I referenced the booming economy in Eastern Montana. While the economic activity is welcome, it also brings a major strain on municipal governments. USDA-RD programs are an opportunity to fill that gap. As Under Secretary, what would be your view of Rural Development's mission and how will you utilize these programs to meet the needs of communities such as those in Eastern Montana?

Ms. MENSAH. Thank you, Senator. Also, just to—for me, the power of a growing economy is seeing how you keep all things moving, and this portfolio's tools to be able to help areas like yours with critical needs, even in growth, so that it can really have its impact, is a powerful part of this portfolio. I look forward very much to working with you and in your State, if confirmed.

Senator WALSH. Okay. One final question. You know, again, rural areas in Montana lag behind in broadband development. USDA already has programs to support broadband. What is your vision for these programs, and will you target them to areas that are truly underserved, such as Reservations in Montana and the Eastern part of the State?

Ms. MENSAH. Thank you, Senator, and thank you for raising the needs of Native American Reservations, too. We have spoken about how important I view broadband and this new area. I think this is a critical part of jobs, growth, and the future. I look forward to help this mission reach all areas with these services.

Senator WALSH. Okay. Thank you.

Ms. MENSAH. Thank you.

Senator WALSH. Thank you, Madam Chair.

Chairwoman STABENOW. Thank you very much.

Senator Hoeven, great State of North Dakota.

Senator HOEVEN. Thank you, Madam Chairman and Ranking Member, and thanks for holding this hearing today.

Ms. Mensah, I want to start by thanking you for coming by and visiting with me prior to this hearing today. I appreciate it and certainly look forward to working with you.

In our State, we have tremendous growth going on right now. I think we are the fastest growing State in the country, and we have a lot of growth in energy, certainly oil and gas in the Western part of the State, renewables, wind, biofuels, that kind of thing in the Central and Eastern part, but then, also, in some of the other areas too, Ag processing and some of the life sciences, technology in the Red River Valley, aerospace. Our challenge is our growth, and one of the biggest challenges that comes with that is housing.

We need housing, and we particularly need housing in the energy patch in the West. In the rural areas, that is a huge challenge. I mean, it is a challenge all over the State, and it is a challenge both because of the down payment—young people come and they can make a great wage now. Driving a truck, I think they are over \$100,000. But, they do not have a down payment to qualify for a loan. Then he other thing is, the housing is so expensive, particularly in the rural areas and the smaller communities.

You have got a financial background.

Ms. MENSAH. Yeah.

Senator HOEVEN. You have got some great financing programs. Tell me how you are going to come to North Dakota and really help us get these young people into homes. We are building a lot of apartments, but the apartment rent is pretty high, and what we really need is single family homes. How can you help us?

Ms. MENSAH. Yeah. Thank you, Senator, and thank you for reminding us that even in growth, we have got challenges.

Senator HOEVEN. Right on.

Ms. MENSAH. My experience, particularly at Aspen, was working with financial sector leaders—some are in this room right now—to really work on the American challenge of savings. I think that in these years of growth, the key, again, is partnerships with our financial institutions so that people can start to save to be prepared for these down payments, knowing that when they do their part, the other end of the—the other hand is there. This portfolio has a wonderful ability to invest in housing. I am excited about that. I am excited in the single family and multi-family opportunities. If confirmed, I look very much forward to working with you.

Senator HOEVEN. Would you be willing to come out to North Dakota and help convene lenders, both in terms of trying to find that down stroke help, people find that down stroke, but then also utilizing your loan guarantee programs, which are very good, with our lenders to see if we cannot get more of this housing need met?

Ms. MENSAH. Senator, if confirmed, I am going to be talking a lot to lenders, and I think they need the USDA to say, we are here to be partners. I very much look forward to working with private sector leaders to identify and champion the causes of rural America.

Senator HOEVEN. You would be happy to come to our State and work—

Ms. MENSAH. I would be very happy to come to your State.

Senator HOEVEN. Good, because, I think, sometimes sitting down with them and making sure that they can access these programs easily, efficiently, and well makes a big difference in terms of getting them used, and I think your background really lends to that kind of collaborative effort.

Ms. MENSAH. Thank you. I believe in collaboration.

Senator HOEVEN. Also, and the infrastructure piece, too. You know, all of the infrastructure needs that go with it, everything, as Senator Walsh said, from fiber and communications working through RUS to all the roads, bridges, schools, everything in that respect, as well. But, again, we are going to need your leadership and this partnering effort. Maybe touch just for a minute on some of the infrastructure programs and your approach there.

Ms. MENSAH. My—thank you, Senator, and you really raise the thing I am excited about this portfolio, which is the ability to invest both in infrastructure and housing and in the job creating. For me, the infrastructure is such a key component, and I am actually very excited to be part of a portfolio which understands all the needs and has tools, that we do not just have to come with one tool. Thank you for raising that, and if confirmed, I look forward to working on that.

Senator HOEVEN. You have programs in water, in wastewater, telecommunications, housing, as we have mentioned, all of these, and we are going to give you an opportunity to deploy them. Your commitment to work with us is much appreciated and we look forward to it.

Ms. MENSAH. I do, too, look forward. Thank you.

Senator HOEVEN. Thank you.

Ms. MENSAH. Thank you for your questions and your interest.

Chairwoman STABENOW. Well, thank you very much, and I think it is clear that there is both respect and support for your nomination, and we look forward to officially having the opportunity to move your nomination from committee to floor, and, hopefully, move that as quickly as possible.

I think it is also clear you should expect to be traveling a lot—  
[Laughter.]

Chairwoman STABENOW. —airline tickets. We are going to give you a tour of the country, looking at rural communities in all of our States. I agree with Senator Hoeven that nothing takes the place of being there and talking to people and seeing what is happening in the States across the country.

We thank you very much. We look forward to working with you. This is a very, very important position, and I think you can tell from the interests of the members today, it impacts every single one of our communities and all of our States.

Any additional questions for the record should be submitted to the Committee Clerk two business days from today. That is 5:00 p.m. on Friday, September 12.

If there is no further business, the meeting is adjourned.

Ms. MENSAH. Thank you.

[Whereupon, at 10:52 a.m., the committee was adjourned.]



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**A P P E N D I X**  
SEPTEMBER 10, 2014

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**SENATOR THUNE OPENING STATEMENT  
SENATE COMMITTEE ON AGRICULTURE,  
FORESTRY, AND NUTRITION**

**NOMINATION HEARING FOR LISA  
MENSAH TO BE UNDERSECRETARY FOR  
RURAL DEVELOPMENT AT USDA**

**Wednesday, September 10, 2014 -10 a.m.**

**328A Russell Senate Office Building**

- Chairwoman Stabenow and Ranking Member Cochran, I appreciate your holding this hearing today. Ms. Mensah, thank you for appearing before this committee today.
- The Rural Development office at USDA provides many valuable resources to individuals, businesses, and communities in rural America. It is imperative that we have qualified individuals to lead that office and ensure that programs are

working efficiently and effectively for the constituencies it serves.

- I look forward to hearing from Ms. Mensah about her past experiences and ideas for the future of the Rural Development office.

**Statement**

**Lisa Mensah**

**Nominee for Under Secretary of the U.S. Department of Agriculture, Rural Development**

**Before the U.S. Senate Committee on Agriculture, Nutrition and Forestry**

**September 10, 2014**

Madam Chairwoman Stabenow, Ranking Member Cochran, thank you for this opportunity to appear before you today as President Obama's nominee for Under Secretary of Rural Development in the U.S. Department of Agriculture. If confirmed, I look forward to helping President Obama and Secretary Vilsack build on the accomplishments of this Administration, by working to strengthen rural economies and create sustainable growth for generations to come.

First, I want to express my appreciation to the President for nominating me to serve as Under Secretary of USDA's Rural Development Mission area, which administers programs that play a key role in rural economies across America. For most of my career, I have developed tools that improve opportunities for jobs and economic growth in rural areas. I understand the importance of investing in the rural businesses and families across America who bring a spirit of entrepreneurialism and commitment to the work they do and the communities where they live.

Under Secretary Vilsack's leadership, Rural Development is working to create new partnerships that leverage the strength of rural areas, build new markets to increase regional competitiveness, and expand investment opportunities that create prosperous, sustainable communities. With my background in investment, banking, and finance, I understand and greatly appreciate the contributions and investments that USDA's rural development programs make to spur growth and support economic opportunities in underserved areas. As you know, taken together, the

three Rural Development agencies—Rural Business-Cooperative Service, Rural Housing Service, and Rural Utilities Service have a loan portfolio of over \$200 billion in direct and guaranteed loans. It's a powerful portfolio that must be managed well to insure repayment and to ensure wise and efficient ways to expand investments for greater impact. USDA's business programs create opportunities for providing business credit to rural businesses, frequently in partnership with private sector lenders. Whether is it supporting innovation and opportunity in the bioenergy sector or supporting small businesses through micro lending, our partnership with communities and businesses is foundational.

I am also a strong believer in financing home ownership. For many Americans, especially those in rural areas, a home is the largest asset they will buy in their lifetime. Homeownership leads to greater economic security for families, who can use the equity in their homes to build credit, finance children's educations, improve the value of their property, or finance other necessities such as health care. Homeownership helps families plant long-term roots in their community.

Rural America also needs strong, stable infrastructure. This is why Rural Development invests in rural utility systems that help improve and expand the rural electrical grid, provide clean drinking water to rural communities, and deliver increased Internet service to rural families and to businesses, allowing them to compete in the global economy. Rural Development's strong record of supporting rural infrastructure, housing, business, and communities provides many people in many rural areas the opportunity to succeed.

My own expertise in targeting resources to strengthen communities, combined with a thorough understanding of the challenges, I believe, can be valuable in the critical use of these resources.

The President, the Secretary, and Congress understand the importance of stronger rural economies, and the magnitude of the challenges that we must address to meet the needs of rural America. If confirmed, I will strive to continue the work I have started by rebuilding rural economies with the tools you have provided to Rural Development.

Madam Chairwoman Stabenow, Ranking Member Cochran, thank you very much for this opportunity to appear before you as a nominee to serve as Under Secretary of Rural Development in the U.S. Department of Agriculture. I hope I have provided you with some valuable insight as to how I might contribute to our efforts to build a prosperous rural America. I look forward to answering any questions from the Committee.

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**DOCUMENTS SUBMITTED FOR THE RECORD**

SEPTEMBER 10, 2014

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September 5, 2014

Honorable Debbie Stabenow  
Chairwoman  
Committee on Agriculture, Nutrition, and Forestry  
United States Senate  
Washington, D.C. 20510-6000

Dear Madam Chairwoman and Ranking Member Cochran:

On May 14, 2014, a copy of my OGE-278 Executive Branch Public Financial Disclosure Report, required in connection with my nomination to serve as Under Secretary for Rural Development, U.S. Department of Agriculture, was submitted to the U.S. Office of Government Ethics. That report contained all required financial information for calendar year 2013 and for the current calendar year through May 14, 2014.

The Ethics in Government Act of 1978, as amended, also requires that I update certain of the information reported on the OGE-278, i.e., that required by section 102(a)(1)(A) of the Act, respecting income (other than dividends, interest, rents, and capital gains) and honoraria, to date which occurs not more than five days before the date of the hearing to be held by your Committee to consider my nomination. The hearing to be held on my nomination is scheduled for September 10, 2014. In addition to the assets previously reported on my OGE-278 dated May 8, 2014, I have a checking account with Citibank. I have no other covered income to report.

Also on May 8, 2014, I filed an ethics agreement which needs to be updated as follows: I am a Commissioner of The Personal Savings Initiative Commission of the Bipartisan Policy Center, a non-profit organization. Upon confirmation, I will resign from this uncompensated position. For a period of one year after my resignation, I will not participate personally and substantially in any particular matter involving specific parties in which the Bipartisan Policy Center is a party or represents a party, unless I am first authorized to participate, pursuant to 5 C.F.R. § 2635.502(d).

I trust that this letter satisfies the additional applicable reporting requirements contained in the Ethics in Government Act.

Sincerely,



Lisa Mensah  
Nominee for Under Secretary for Rural Development  
U.S. Department of Agriculture

May 8, 2014

Mr. Stuart A. Bender  
Designated Agency Ethics Official  
U.S. Department of Agriculture  
Washington, DC 20250-0122

Dear Mr. Bender:

The purpose of this letter is to describe the steps that I will take to avoid any actual or apparent conflict of interest in the event that I am confirmed for the position of Under Secretary for Rural Development, U.S. Department of Agriculture (USDA).

As required by 18 U.S.C. § 208(a), I will not participate personally and substantially in any particular matter that has a direct and predictable effect on my financial interests or those of any other person whose interests are imputed to me, unless I first obtain a written waiver, pursuant to section 208(b)(1), or qualify for a regulatory exemption, pursuant to section 208(b)(2). I further understand that the interests of the following persons are imputed to me: any spouse or minor child of mine; any general partner of a partnership in which I am a limited or general partner; any organization in which I serve as officer, director, trustee, general partner, or employee; and any person or organization with which I am negotiating or have an arrangement concerning prospective employment.

Upon confirmation, I will resign from my position as Executive Director at the Aspen Institute. For a period of one year after my resignation, I will not participate personally and substantially in any particular matter involving specific parties in which the Aspen Institute, is a party or represents a party, unless I am first authorized to participate, pursuant to 5 C.F.R. § 2635.502(d).

Upon confirmation, I will also resign from the following positions:

- Board Member, Doorways to Dreams Fund
- Board Member, Hope Enterprise Corporation
- Board Member, National Academy of Social Insurance
- Board Member, Trust Africa

For a period of one year after my resignation from each of these entities, I will not participate personally and substantially in any particular matter involving specific parties in which that entity is a party or represents a party, unless I am first authorized to participate, pursuant to 5 C.F.R. § 2635.502(d).

If I rely on a *de minimis* exemption under 5 C.F.R. § 2640.201(b) with regard to any of my financial interests in sector mutual funds, I will monitor the value of those interests. If the aggregate value of interests affected by a particular matter increases and exceeds the *de minimis* threshold, I will not participate in the particular matter, unless I first obtain a written waiver under 18 U.S.C. § 208(b)(1)."

I understand that as an appointee I am required to sign the Ethics Pledge (Exec. Order No. 13490) and that I will be bound by the requirements and restrictions therein in addition to the commitments I have made in this and any other ethics agreement.

I have been advised that this ethics agreement will be posted publicly, consistent with 5 U.S.C. §552, on the website of the U.S. Office of Government Ethics with other ethics agreements of Presidential nominees who file public financial disclosure reports.

Sincerely,

A handwritten signature in black ink, appearing to read 'Lisa A. Mensah', written in a cursive style.

Lisa A. Mensah



United States  
**Office of Government Ethics**  
1201 New York Avenue, NW., Suite 500  
Washington, DC 20005-3917

**MAY 22 2014**

The Honorable Debbie Stabenow  
Chairwoman  
Committee on Agriculture, Nutrition  
and Forestry  
United States Senate  
Washington, DC 20510

Dear Madam Chairwoman:

In accordance with the Ethics in Government Act of 1978, I enclose a copy of the financial disclosure report filed by Lisa A. Mensah, who has been nominated by President Obama for the position of Under Secretary for Rural Development, Department of Agriculture.

We have reviewed the report and have obtained advice from the agency concerning any possible conflict in light of its functions and the nominee's proposed duties. Also enclosed is an ethics agreement outlining the actions that the nominee will undertake to avoid conflicts of interest. Unless a date for compliance is indicated in the ethics agreement, the nominee must fully comply within three months of confirmation with any action specified in the ethics agreement.

Based thereon, we believe that this nominee is in compliance with applicable laws and regulations governing conflicts of interest.

Sincerely,

  
David J. Apol  
General Counsel

Enclosures

Executive Branch Personnel PUBLIC FINANCIAL DISCLOSURE REPORT

Date of Appointment, Candidacy, Election, or Nomination (Month, Day, Year)		Reporting Status (Check appropriate box)		Calendar Year Covered by Report		Termination Date (If Applicable) (Month, Day, Year)	
Reporting Individual's Name		Last Name		First Name and Middle Initial		Termination Date (If Applicable) (Month, Day, Year)	
Position for Which Filing		Title of Position		Department or Agency (If Applicable)		Termination Date (If Applicable) (Month, Day, Year)	
Location of Present Office (for forwarding address)		Address (Number, Street, City, State, and ZIP Code)		Telephone No. (Include Area Code)		Termination Date (If Applicable) (Month, Day, Year)	
Position(s) Held with the Federal Government During the Preceding 12 Months (If Not Same as Above)		Title of Position(s) and Date(s) Held		Telephone No. (Include Area Code)		Termination Date (If Applicable) (Month, Day, Year)	
Presidential Nominee Subject to Senate Confirmation		Name of Congressional Committee Considering Nomination		Do You Intend to Create a Qualified Diversified Trust?		Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	
Certification		Signature of Reporting Individual		Date (Month, Day, Year)		Termination Date (If Applicable) (Month, Day, Year)	
I CERTIFY that the statements I have made in this report are true, complete and correct to the best of my knowledge.		Signature of Other Reviewer		Date (Month, Day, Year)		Termination Date (If Applicable) (Month, Day, Year)	
Other Review (If desired by agency)		Signature of Designated Agency Ethics Official/Revolving Official		Date (Month, Day, Year)		Termination Date (If Applicable) (Month, Day, Year)	
Major Ethics Officers/Officials on the basis of information contained in this report, I conclude that the filer is in compliance with applicable laws and regulations (check box if subject to any comments in the box below)		Signature		Date (Month, Day, Year)		Termination Date (If Applicable) (Month, Day, Year)	
Office of Government Ethics Use Only		Comments of Reviewing Officials (If additional space is required, use the reverse side of this sheet)		Date (Month, Day, Year)		Termination Date (If Applicable) (Month, Day, Year)	

Supersedes Prior Editions. (Check box if filing extension granted & indicate number of days)  (Check box if comments are contained on the reverse side)









OGE Form 278 (Rev. 12/2011)  
5 C.F.R. Part 2634  
U.S. Office of Government Ethics

Reporting Individual's Name  
Lisa Meinsah

**SCHEDULE A continued**  
(Use only if needed)

Page Number  
8

Assets and Income	Valuation of Assets - at close of reporting period										Income: type and amount. If "None (or less than \$20)" is checked, no other entry is needed in Block C for that item.										Other Income Specified by Actual Amount	Date (Mo., Day, Tr.) Only if Honoraria
	BLOCK A					BLOCK B					BLOCK C					Type	Amount					
	None (or less than \$1,000)	\$1,001 - \$15,000	\$15,001 - \$50,000	\$50,001 - \$100,000	\$100,001 - \$250,000	\$250,001 - \$500,000	\$500,001 - \$1,000,000	Over \$1,000,000*	\$1,000,001 - \$5,000,000	Over \$5,000,000	None (or less than \$20)	\$201 - \$1,000	\$1,001 - \$2,500	\$2,501 - \$5,000	\$5,001 - \$15,000			\$15,001 - \$50,000	\$50,001 - \$100,000	\$100,001 - \$1,000,000	Over \$1,000,000*	Over \$5,000,000
1 First Trust Multi Cap Value AlphaDEX (FAB)																						
2 Guggenheim Enhanced Short Dur Bond ETF (GSY)																						
3 iShares 1-3 Year Treasury Bond (SHY)																						
4 iShares 3-7 Year Treasury Bond (IEI)																						
5 JP Morgan Strategic Income Opps A (JSOAX)																						
6 Market Vectors Short Municipal Index ETF (SMB)																						
7 PIMCO Income A (PONAX)																						
8 ProShares Ultra 7-10 Year Treasury (UST)																						
9 SPDR S&P 500 (SPY)																						

\* This category applies only if the asset/income is solely that of the filer's spouse or dependent children. If the asset/income is either that of the filer or jointly held by the filer with the spouse or dependent children, mark the other higher categories of value, as appropriate.

OGE Form 278e (Rev. 12/2011)  
 U.S. Office of Government Ethics  
 Reporting Individual's Name  
 Ulina Meinsech

**SCHEDULE A continued**  
 (Use only if needed)

Page Number  
 7

BLOCK A	BLOCK B										BLOCK C													
	Valuation of Assets at close of reporting period										Income: type and amount. If "None (or less than \$201)" is checked, no other entry is needed in Block C for that item.													
Assets and Income	BLOCK B										BLOCK C													
	Valuation of Assets at close of reporting period										Income: type and amount. If "None (or less than \$201)" is checked, no other entry is needed in Block C for that item.													
	None (or less than \$1,000)	\$1,001 - \$15,000	\$15,001 - \$50,000	\$50,001 - \$100,000	\$100,001 - \$250,000	\$250,001 - \$500,000	\$500,001 - \$1,000,000	Over \$1,000,000*	\$1,000,001 - \$25,000,000	Over \$25,000,000	Type	None (or less than \$201)	\$201 - \$1,000	\$1,001 - \$2,500	\$2,501 - \$5,000	\$5,001 - \$15,000	\$15,001 - \$50,000	\$50,001 - \$100,000	\$100,001 - \$1,000,000*	Over \$1,000,000*	Over \$5,000,000	Other Income (Specify Asset Amount)	Date (Mo., Day, Yr.) Only if Honoraria	
1 The Aspen Institute Defined Contribution Retirement Plan (underlying assets listed below):																								
2 -TIAA Traditional																								
3 -CREF Stock																								
4 -CREF Growth																								
5 -CREF Equity Index																								
6 -CREF Global Equities																								
7 -CREF Money Market																								
8 The Aspen Institute Tax Defered Annuity Plan (underlying assets listed below):																								
9 -TIAA Traditional Fund																								

\* This category applies only if the asset/income is solely that of the filer's spouse or dependent child/ren. If the asset/income is either that of the filer or jointly held by the filer with the spouse or dependent child/ren, mark the other higher categories of value, as appropriate.



Assets and Income	Valuation of Assets at close of reporting period										Income: type and amount. If "None (or less than \$201)" is checked, no other entry is needed in Block C for that item.										Date (Mo., Day, Yr.) Only if Honoraria					
	BLOCK B										BLOCK C															
BLOCK A	None (or less than \$1,001)	\$1,001 - \$15,000	\$15,001 - \$50,000	\$50,001 - \$100,000	\$100,001 - \$250,000	\$250,001 - \$500,000	\$500,001 - \$1,000,000	Over \$1,000,000*	Over \$1,000,000*	\$1,000,001 - \$250,000,000	\$250,000,001 - \$500,000,000	Over \$500,000,000	None (or less than \$201)	\$201 - \$1,000	\$1,001 - \$2,500	\$2,501 - \$5,000	\$5,001 - \$15,000	\$15,001 - \$50,000	\$50,001 - \$100,000	\$100,001 - \$1,000,000	Over \$1,000,000*	Over \$1,000,000*	Over \$5,000,000	Other Income Type (see 6)	Amount	
1 The Aspen Institute 457(b) Deferred Compensation Plan (underlying assets continued):																										
2 -TIAA Real Estate																										
3 -CREF Bond Market																										
4 -CREF Money Market																										
5 The Ford Foundation Retirement Plan (underlying assets listed below):																										
6 -TIAA Traditional																										
7 -CREF Stock																										
8 (Spouse) 401(k) USTA (underlying asset listed below):																										
9 -Fidelity Freedom K 2030 (FFKEX)																										

\* This category applies only if the asset income is solely that of the filer's spouse or dependent children. If the asset income is either that of the filer or jointly held by the filer with the spouse or dependent children, mark the other higher categories of value, as appropriate.

OMB Form 750 (Rev. 12/2011)  
 U.S. Office of Government Ethics  
 Reporting Individual's Name  
 Lisa Mensah

**SCHEDULE A continued**  
 (Use only if needed)

Page Number  
10

BLOCK A	BLOCK B		BLOCK C		Date (Mo., Day, Yr.) Only if Honoraria
	Assets and Income	Valuation of Assets at close of reporting period	Type	Amount	
1 (Spouse) Family Trust (1/2 interest) (underlying asset listed below): New York	None (or less than \$1,001)	None (or less than \$1,001) \$1,001 - \$15,000 \$15,001 - \$50,000 \$50,001 - \$100,000 \$100,001 - \$250,000 \$250,001 - \$500,000 \$500,001 - \$1,000,000 Over \$1,000,000*	None (or less than \$201) \$201 - \$1,000 \$1,001 - \$2,500 \$2,501 - \$5,000 \$5,001 - \$15,000 \$15,001 - \$50,000 \$50,001 - \$100,000 \$100,001 - \$1,000,000* Over \$1,000,000*	None (or less than \$201) Interest Dividends Qualified Trust Excepted Trust Capital Gains	Other Income Category (Specify Actual Amount)
2 --Residential Real Estate (Cortlandt Manor, New York)					
3 Allianz Life Insurance Company (Whole Life Insurance)					
4 Citibank (Checking Account)					
5					
6					
7					
8					
9					

\* This category applies only if the asset/income is solely that of the filer's spouse or dependent children. If the asset/income is either that of the filer or jointly held by the filer with the spouse or dependent children, mark the other, higher categories of value, as appropriate.





OGE Form 278 (Rev. 12/2011)  
 SEC. 314, Part 3034  
 U.S. Office of Government Ethics

Reporting Individual's Name

1		Page Number		13	
<b>SCHEDULE D</b>					
<p><b>Part I: Positions Held Outside U.S. Government</b>                      Report any positions held during the applicable reporting period, whether compensated or not. Positions include but are not limited to those of an officer, director, trustee, general partner, proprietor, representative, employee, or consultant of any corporation, firm, partnership, or other business enterprise or any non-profit organization or educational institution. Exclude positions with religious, social, fraternal, or political entities and those solely of an honorary nature.</p>					
Examples	Organization (Name and Address)	Type of Organization	Position Held	From (Mo., Yr.)	To (Mo., Yr.)
	Natl Assn. of Rock Collectors, NY, NY Doc Jones & Smith, Hometown, State	Non-profit, education Law firm	President Partner	6/92 7/85	Present 1/00
1	Doorways to Dreams Fund	non-profit organization	Board Member	2008	Present
2	Hope Enterprise Corporation	non-profit organization	Board Member	2010	Present
3	National Academy of Social Insurance	non-profit organization	Board Member	2006	Present
4	Trust Africa	non-profit organization	Board Member (designated)	1/14	Present
5	The Aspen Institute	non-profit organization	Executive Director, IFS	12/2002	Present
6	The Personal Savings Initiative Commission of the Bipartisan Policy Center	non-profit organization	Board Member	4/2014	Present
<p><b>Part II: Compensation in Excess of \$5,000 Paid by One Source</b>                      Report sources of more than \$5,000 compensation received by you or your business affiliation for services provided directly by you during any one year of the reporting period. This includes the names of clients and customers of any corporation, firm, partnership, or other business enterprise, or any other.</p>					
Examples	Source (Name and Address)	Brief Description of Duties			
	Doc Jones & Smith, Hometown, State Metro University (client of Doc Jones & Smith), Hometown, State	Legal services Legal services in connection with university construction			
1	The Aspen Institute, One DuPont Circle, Suite 700, Washington, DC	Employed as Executive Director of the Aspen Institute's IFS			
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**QUESTIONS AND ANSWERS**

SEPTEMBER 10, 2014

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Senate Committee on Agriculture, Nutrition & Forestry  
Hearing to consider the nomination of Lisa Afua Serwah Mensah, of Maryland, to be Under  
Secretary of Agriculture for Rural Development  
September 10, 2014

Questions for the record

Chairwoman Stabenow

Lisa Mensah

1. **One of the first commercial-scale digester projects in the United States was built in Fremont, Michigan. This digester has the capacity to take 100,000 tons of agricultural waste from a local food processing facility and turn it into enough power for 1,500 homes annually. This facility produces a clean, renewable energy source while adding value and jobs to the local community. The project was financed in part with funding from the Farm Bill Energy Title's Biorefinery Assistance Program, a program administered by Rural Development. Other programs such as EQIP, which is administered by NRCS, can also provide support for bio-digesters. This is the type of success that Farm Bill programs can promote, but coordination is needed across agencies at USDA. As Under Secretary for Rural Development, can you commit to helping bring about the type of coordination needed to get more projects like this one off the ground and help increase our energy independence and create jobs in rural areas?**

**RESPONSE:** I appreciate your interest in the energy and job potential of new investments in the bioeconomy. I share your excitement for investments that produce clean, renewable energy while also adding jobs to local communities. If confirmed, I look forward to implementing the provisions of the farm bill that are dedicated to promoting investments in the bioeconomy. If confirmed, I also look forward to working to increase coordination and collaboration both within USDA and among stakeholders.

2. **One of the keys to rural economic development and higher standards of living has been the work of the Rural Utilities Service and its programs to improve rural life by providing basic infrastructure. In recent years, the agency has experienced a hiring freeze and the retirement of many experienced employees. Going forward, do you commit to working with us to ensure the core programs of the Rural Utilities Service are preserved, and the agency is able to continue its work effectively? We know that the agency has worked to streamline and improve its processes for several years. Can you ensure that under your leadership these efforts would continue in cooperation with the entities that use Rural Utilities programs?**

**RESPONSE:** If confirmed, I look forward to working with you and this Committee to protect the core programs of the Rural Utilities Service and to help it continue to work effectively. I am committed to making use of the tools of Rural Development—including the Rural Utilities Service—to continue making critical investments in rural infrastructure. I understand and value the crucial role of rural infrastructure investments. If confirmed, I am committed to continuing to work with stakeholders interested in rural America.

3. **The Environmental Protection Agency's proposed 2014 Renewable Fuel Standard (RFS) volumes would reduce the total volume of renewable fuels from both the 2013 requirement and the 2014 target in law. At a hearing I convened earlier this year to review the role that domestically-produced, advanced biofuels play in creating jobs and strengthening the rural economy, I heard concerns from witnesses that this decision has jeopardized investment in new biorefineries. While the RFS is not under the jurisdiction of USDA Rural Development, USDA plays a key role in supporting the bioeconomy. If confirmed, how will you work to strengthen the bioeconomy in your role as Under Secretary?**

**RESPONSE:** I am enthusiastic about the opportunities that the bio-economy offers rural America. Secretary Vilsack has made the bio-economy a priority during his tenure. If confirmed, I look forward to learning more about renewable resources and programs that support those technologies.

Ranking Member Cochran

1. **Are you familiar with the ongoing backlog of applications at Rural Development for water and wastewater funds, and do you have any innovative ideas for addressing this backlog?**

**RESPONSE:** If confirmed, I look forward to learning more about the Water and Wastewater Program and the challenges it faces in addressing the need for improved water and wastewater infrastructure in rural America. Listening to those needs, finding opportunities for leveraging resources, and partnering with others will be important first steps. In my experience, access to water and wastewater infrastructure is vitally important because without these services, economic development is stymied.

2. **If confirmed, will you work with other federal agencies, such as the Environmental Protection Agency, to identify and eliminate burdensome federal mandates which unnecessarily hinder rural economic development or potentially jeopardize projects which have received funding from Rural Development?**

**RESPONSE:** If confirmed, I will work across traditional institutional boundaries to eliminate barriers to the economic development in rural America.

3. **If confirmed, are you willing to conduct a full review of all the divisions within the Rural Development mission area to consider whether all programs are being administered efficiently and in compliance with applicable regulations? Based upon the findings of this review, are you willing to implement any necessary reforms?**

**RESPONSE:** If confirmed, I look forward to working with you, your staff and Rural Development personnel to ensure that the Agency is operating efficiently and in accordance with applicable regulations.

Senator Heitkamp

Lisa Mensah

- 1) **I was happy to read in your testimony your support for financing home ownership. As we discussed when we met a few weeks ago, North Dakota is undergoing a significant housing shortage. As a result, communities in North Dakota have higher average rents than even Washington, DC or New York City.**

Given the great demand for affordable housing in my state, I have been very disappointed by the substantial decline in financing for new rental housing construction at USDA. Today, there is very little new construction being financed at USDA. And, while there is a robust tax credit program—the Low Income Housing Tax Credit (LIHTC)—many rural communities have been unable to access it as funding for USDA’s Section 515 Rural Rental Housing Loans have decreased.

Between 1987—when the tax credit program began—and 2010, the share of housing units developed in rural areas, and financed by LIHTC, dropped by 69 percent. In 1987, about a quarter of all housing units financed by the tax credit were developed in rural areas. By 2010, this figure had dropped to only 7.5 percent. This is because as funding for USDA’s Section 515 program was cut, rural communities had a harder time accessing the tax credit. While more recent data isn’t available, it is reasonable to assume that further cuts to USDA’s programs have made it even more difficult. Since 2010, Section 515 has been cut by an additional 58 percent and the program has stopped financing new construction.

**What do you plan to do to better leverage USDA resources with this tax credit?**

**RESPONSE:** I appreciate your concern and knowledge about the housing needs in North Dakota and in particular the need for additional rental housing as an important and necessary component of economic growth and community development. If confirmed, I look forward to learning more about these challenges and the ways in which USDA Rural Development can utilize its programs and authorities to address this issue.

- 2) **I'm concerned about the overall cuts in USDA's Rural Development budget—including funding for housing, water/sewer, and business programs. Between 2010 and 2014, these programs have been cut by 34 percent. If the President's FY15 Budget Request was adopted, these cuts would be 57 percent. It seems to me that Rural Development needs to be a higher priority at USDA. After all, USDA is the leading agency for supporting Rural Development.**

**How will you be an advocate within the Administration for rural housing and other program funding?**

**RESPONSE:** I have spent a significant share of my professional life advocating for rural areas. I envision continuing my commitment to encouraging economic growth and development if confirmed as Undersecretary of Rural Development. I appreciate the three tools that are part of the Rural Development budget—funding for housing, water/sewer and business programs. All three are important tools for strengthening rural communities. If confirmed as Under Secretary of Rural Development, I will remain a strong advocate for these vital programs and tools needed in rural America. I also will stay responsive to you as one who holds the privilege of representing the citizens of your state.

- 3) **Another area of concern for me is water-waste water funding. As you know, North Dakota has many small towns that simply don't have the population size to spread the cost of a loan to finance a water or waste water system. These communities need some level of grant money. In recent years, as I mentioned, the budget for grant funds for water and sewer projects has declined. In 2009, North Dakota received over \$24 million in grants under the program. In 2013, the total was \$6.4 million. I understand USDA is working with CO-Bank on innovative financing for infrastructure.**

**Please provide details on USDA's work with CO-Bank on rural development and how you would continue and build those efforts if confirmed.**

**RESPONSE:** I appreciate your concern and understanding of the needs of small towns for both grant and loan capital as they finance water and waste-water systems. I am unaware of the Agency's specific work with CO-Bank, but am aware of the emphasis Secretary Vilsack has put on identifying new sources of capital so that rural communities have multiple financing options for essential investments in infrastructure, housing, business and more. If confirmed, I am happy to look into this issue and get back to you.

- 4) **Access to high speed internet is critical for any individual or business to participate in the 21st century economy. As North Dakota grows and diversifies its economy, ensuring all communities have access to broadband will be critical. How will you work to ensure that broadband is built out to all Americans, including those in rural areas and on our Indian reservations?**

**RESPONSE:** I agree that broadband is important to full-participation in the modern economy. Bridging the digital divide between urban and rural areas is essential to successful rural development. The Farm Bill authorized tools to encourage continued investment in broadband. If confirmed, I look forward to working with you to connect areas in need of broadband.

Senator Thune

Lisa Mensah

- 1) **The needs in rural areas like many communities in my state of South Dakota are unique and often overlooked as we make policy here in Washington. What in your background has prepared you for this position at the Rural Development office?**

**RESPONSE:** Senator Thune, I believe that most of my life experience has prepared me for this role. I went from spending the summers of my youth picking strawberries in Oregon fields, to earn degrees at Harvard University and Johns Hopkins University and have had a professional life at Citibank, the Ford Foundation and the Aspen Institute.

I focused on how credit, investments, savings and ownership can transform opportunity especially for America's rural poor. At Citibank I learned the craft of credit and how to analyze the strength of a commercial venture. I took these skills to the Ford Foundation where for over 13 years at the Ford Foundation I was responsible for the country's largest philanthropic grant and loan portfolio of investments in rural America. I made investments in rural community development loan funds, small business incubators, and development banks in the Upper Peninsula of Michigan, in the Iron Range of Minnesota and Wisconsin, in the Kentucky Highlands, on Native American reservations in South Dakota, and in the Mississippi Delta.

I have pored over the financial statements of lenders trying to make a difference, sat at the workplaces of small businesses trying to find new markets and create jobs, and seen the struggle to bring development to areas that traditional markets neglect. I saw then what remains true today—that there is a vital role for capital, for partnerships, for infrastructure investments that doesn't replace private markets but can spark them. I am inspired by the example of the Lakota Fund in South Dakota, a community development financial institution working to break the cycle of poverty on the Pine

Ridge Indian Reservation. I was one of the early investors in the Lakota Fund and its mission to bring access to capital, technical assistance, business networks and infrastructure to one of America's poorest rural regions. In my 20 years of watching Lakota Fund grow, I've seen what a wise partner can do to leverage funds and touch lives one business, one home, one savings account at a time. I also know how much more is possible if partnerships can be found. Partnership is a necessity. I've seen the needle move when many sides come together. Successful development is rarely achieved by government alone or the private sector or by non-profits. Successful development takes a combination. I share Secretary Vilsack's priority of building new partnerships to leverage the strength of rural areas, build new markets to increase regional competitiveness, and continue to expand investment opportunities that create prosperous, sustainable communities.

- 2) What skills have you acquired in your years working in the private sector that you can bring to USDA to ensure the Rural Development office runs efficiently and effectively?**

RESPONSE:

My years in the private sector have honed my skills as a development banker who understands the mix of tools that are necessary to catalyze development in rural America. I have the skills and experience to understand what attracts capital and how multiple investors can work together to leverage distinct strengths.

I also believe I have honed the ability to listen and collaborate. These skills are necessary component of building lasting partnerships that reflect local priorities. In my 12 years at the Aspen Institute I've built one of the country's most bipartisan tables around the thorny issues of retirement security, tax policy, and financial security. After recruiting a dozen CEOs from all corners of the financial sector to build my first advisory group, I've welcomed to my events and briefings the country's Republican leaders and Democratic leaders, Labor and Business leaders, activists, innovators and researchers. If confirmed, I look forward to keeping my door open to all sides and to remaining responsive to those such as you, who hold the privilege of representing the citizens of your state.

- 3) USDA Rural Development brings credit and the opportunity for home ownership to many in rural America. In your opinion, what areas is Rural Development doing well? What areas of improvement do you see?**

RESPONSE: It is exciting to see the USDA focused on the significant opportunities in energy and the bioeconomy; local and regional food systems; broadband; rural manufacturing and, of course, agriculture. I am eager to lead a mission area whose job it is to help rural communities find a path to prosperity.

First, I am deeply aware of the critical job creating role of the Rural Business-Cooperative Service through the variety of funding it provides for rural enterprises. When I led the Ford Foundation's rural development finance work over 20 years ago, we could not have imagined the emergence of the bioeconomy sector, which uses agricultural resources to develop fuels and bio-based products. It is exciting to be part of new investments that can potentially have a strong impact in revitalizing rural economies to create opportunities for growth and prosperity, support innovative technologies, and identify new markets for agricultural products and better use of natural resources.

Second, I am a strong believer in homeownership and the role that housing plays to anchor community development. It is impressive to see the progress that the USDA Rural Housing Service has made just last year helping more than more than 170,000 families purchase homes and helping to build hundreds of educational, health care and community facilities. As American families seek to restore their own balance sheets and move towards stabilizing lives I am happy to join a team that is committed to doing more, and doing more efficiently, with even more partners to bring the precious resources of housing to rural areas.

Third, I am eager to see the powerful legacy of the Rural Utilities Service, reach its goals for helping Rural America build strong, stable infrastructure to meet the current demand for agricultural farm products, including the growing demand in areas such as renewable energy. I understand the critical role that Rural Development investments have played to expand the rural electrical grid, provide clean drinking water to rural communities, and deliver increased Internet service to rural families and to businesses. Our American success in rural infrastructure, is the success that eludes so much of the world—and I am eager to help compete the job. As I see when I visit my father's country of Ghana, when countries cannot make rural infrastructure work, they impede not only the growth of rural places and people, they hold back the nation's growth.

If confirmed, I look forward to learning even more about these important programs and working with you and your staff to ensure that rural areas are well served.

**4) What do you see as the unique challenges facing rural America? How would you use the tools provided by Rural Development to help individuals, businesses, and communities meet those challenges?**

RESPONSE: Too often we begin discussions of rural America with a litany of challenges and do not pay sufficient attention to the proven tools that address these challenges. That is what energizes me about the Rural Development mission area of the USDA. While I understand the core challenges in rural America such as historic levels of poverty, a lack of jobs, aging population, out migration, diminished access to credit, lack of services compared to urban counterparts, and geographic barriers, I am convinced

that to overcome these challenges we must not lose sight of the options we have to capitalize on the strengths of rural areas. The three tools in the Rural Development portfolio—investments in housing, utilities and businesses—offer a variety of options to help rural communities prosper. If confirmed, I look forward to working with Rural Development staff, stakeholders and others interested in improving the economic opportunities and quality of life for rural Americans.

**5) What would your top three priorities be should you become the next Under Secretary for Rural Development at USDA?**

RESPONSE: In a broad sense, my priority for rural America is to increase economic opportunity for rural people and places—especially those areas of persistent poverty. To do so, I will leverage expertise gained during my tenures in the banking and philanthropic worlds, and couple it with the expertise and programs found at USDA Rural Development. I consider the Rural Development programs that support job growth, safe and affordable housing, and modern and stable infrastructure to be critical tools in my effort to broaden opportunity.

