



# PENNMCMC 2013

UNIVERSITY of PENNSYLVANIA MODEL CONGRESS

## EXECUTIVE BRANCH POSITION DESCRIPTIONS

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Cabinet as of July 26, 2012. Photograph via [whitehouse.gov](http://whitehouse.gov), Official White House Photo by Chuck Kennedy

## **1. THE PRESIDENT OF THE UNITED STATES**

The President must be an expert on nearly every policy challenge facing the United States today. While the President is constantly surrounded by a close cadre of political confidantes and policy trouble shooters, he should be proficient enough in the issues to adequately engage his advisors and to formulate creative solutions to our country's most pressing problems. Whether it's addressing the obstacles to economic growth, the role of the federal government in regulating health coverage, or the US' relationship with a rising Chinese superpower, the President must have both a vision and plan to execute policy.

At Penn Model Congress 2013, the President will serve as the sole head of government, which means that he will effectively control debate within the Executive Branch committee. He will function as the nominal chair of the committee, and with the assistance of Penn Model Congress staff, will facilitate debate between his Cabinet officials. Perhaps most importantly, the President is free to wield his executive power to a degree that will change the nature of the conference for the other branches of government. If the President and his Cabinet agree on an economic stimulus package, for example, then the Executive Branch committee will send the program to the Congress for consideration. The same holds true for executive decisions surrounding military actions against foreign nation-states or rogue, non-state entities, such as a terrorist organizations. The Congress could then choose whether or not to authorize the action, or whether or not to engage the issue at all.

The greatest challenge to the President of Penn Model Congress 2013 will not necessarily come in the form of a national security emergency or further uncertainty about international monetary policy, but will emerge amidst the policy disagreements that will inevitably unfold between his chief advisors. The President should serve as a calming influence on the Cabinet, and despite his

own personal views, should never allow one sector to dominate the other. Within the realm of foreign policy, this means that the President should never give his military people a free reign to use force whenever they see fit, but at the same time, should not allow his diplomatic personnel to undercut America's strategic aims when military force is needed. On economic and healthcare policy, divisions might arise between the White House Chief of Staff as well the Commerce and Treasury Secretaries, on the one hand, and the Secretary of Health and Human Services on the other. The political and economic advisors might object to plans for implementing the Affordable Care Act, while the Secretary of Health and Human Services might counter with concerns about the future health of America's families and workforce.

The President's duty is to balance the competing interests within the cabinet, and to find practical compromises that will create real change in the lives of ordinary families on the ground. The position of President of the United States at Penn Model Congress 2013 promises to be a rewarding experience, and we wish the best of luck to the nominated candidates. Know that the country is with you.

## **2. VICE PRESIDENT OF THE UNITED STATES**

Vice President Dan Quayle once said, "One word sums up probably the responsibility of any vice president, and that one word is 'to be prepared'." At Penn Model Congress 2013, this is the core of the Vice President's role. Like the President, the Vice President must be well-versed in all of the major policy issues that will arise over the course of Penn Model Congress 2013. Far from remaining on the sidelines, the Vice President will play a crucial role in the Executive Branch, serving as the President's right-hand man and providing counsel on a broad range of potentially divisive questions with far-reaching political implications. The Vice President is the number two man within the cabinet and will assist the President in moderating debate and in mediating between various factions vying for the President's favor. Although he lacks the executive power of his boss, the Vice President's influence should not be underestimated, and he will likely break the deadlock on a number of policy questions throughout the conference.

The Vice President is also the number two symbol of the United States around the world. He is often dispatched on international fact-finding trips to gauge the will of American actors on the ground, whether diplomats or intelligence personnel, and to survey local sentiment. At Penn Model Congress

2013, therefore, while the Vice-President should possess an expert knowledge of domestic political questions, she should also be able to report on the recent developments in the Middle East, Europe, Asia, and the rest of the globe. The role of the Vice President at Penn Model Congress 2013 promises to be intellectually fulfilling and we urge prospective candidates to prepare extensively with their President-partner before the conference begins.

### **3. WHITE HOUSE CHIEF OF STAFF**

In many ways the White House Chief of Staff has more of a direct influence on actual policy than the President of the United States. Whereas the office of the Presidency requires the President to divert his attention to non-policy related questions, such as an array of ceremonial issues required of any head of state, the Chief of Staff oversees the daily operations of the White House and the President's policymaking apparatus. He is intimately involved in both formulating the President's domestic policy program, as well as lobbying members of Congress on Capitol Hill to support White House initiatives. Typically, the Chief of Staff is someone with an extensive policy background and a long track record of working within the framework of Congress. At Penn Model Congress 2013, therefore, the White House Chief of Staff will be a primary liaison between the Executive Branch and members of the conference's

many congressional committees. During the conference, his duties may require him to appear before a full Senate or House session, or to encourage congressional passage of the President's agenda in the lobbies and corridors of the Sheraton and the campus of the University of Pennsylvania.

Similar to the President, the Chief of Staff must be a policy expert on a broad range of issues. Perhaps more so than the Vice President, the Chief of Staff is the President's closest domestic policy advisor and is a critical force in the formulation of any legislative package sent to Congress. By virtue of the uninhibited access of the Chief of Staff to the President, the Chief of Staff can in turn limit, or control who can see the President, or what might appear before his desk in the daily policy routine. This may include which members of Congress should be allowed to appear in the Oval Office, which letters the President should sign, and which meetings he should attend. In this respect, the role of the Chief of Staff is more operational than policy-oriented.

The job is overtly, political, however, and the Chief of Staff should serve as a constant reminder that political implications exist for the President for every policy decision he makes. If the President supports a raise in capital gains taxes, for example, the Chief of Staff should warn that Wall Street managing directors and hedge fund executives might be alienated. If, for instance the President is determined to implement a plan to reform the country's educational system, then the Chief of Staff should highlight the opposition likely to come his way. The role of the Chief of Staff at Penn Model Congress 2013 promises to be both intense and stimulating and we look forward to seeing the influence of the position on adopted legislation.

## **4. SECRETARY OF STATE**

The Secretary of State is the President's chief foreign policymaker and most important advisor on global affairs. He, or she, is responsible for overseeing America's embassies and consulates around the world, and is the nominal head of the Department of State. In times of war or international security crises, the Secretary of State serves as the President's primary diplomatic envoy overseas,

representing American interests in the grandest of foreign capitals and in the farmlands and towns of the world's poorest regions. Like the President and Vice-President, the Secretary of State is a symbol of America to the entire world, and is responsible for helping to maintain world order, as well as working towards peace and prosperity in the world's most conflict ridden corners.

At Penn Model Congress 2013, the Secretary of State will be expected to take the lead on all questions addressing foreign policy, whether security-oriented questions or issues concerned with American aid for drugs and vaccines to combat HIV/AIDS and other deadly diseases in Africa and the developing world. Indeed, not only is the Secretary a negotiator in times of crisis, but a leader on the world stage in terms of garnering international support for humanitarian medical and economic initiatives. Within the framework of the Executive Branch, he or she should always emphasize the necessity of American engagement with the world, and the need to cooperate with emerging global powers, such as China, on issues of global trade, economic development, and international security. The Secretary should be an advocate for the victims of the international sex trade, child soldiers, and the millions of children coping daily with preventable diseases such as hunger, tuberculosis, and malaria.

At Penn Model Congress 2013, the Secretary should always assume the position of a senior diplomat, but should appreciate the diversity of viewpoints held by those in the military, political and economic establishments. In the event of war, for example, the Secretary of State should naturally seek out diplomatic solutions, but should also be willing to compromise if the military option appears unavoidable. Concerning trade, the Secretary might act to censor a protectionist domestic political tone. He or she might warn members of Congress accusing China of currency manipulation of the international political repercussions of their statements. He or she might also advocate IMF and World Bank initiatives to rectify trade imbalances. These are only several of the host of issues that are likely to emerge within the jurisdiction of the Secretary of State at Penn Model Congress 2013. We wish the incoming Secretary of State to the 2013 Conference the best of luck in spearheading a revamped American foreign policy.

## 5. NATIONAL SECURITY ADVISOR

The National Security Advisor is the President's chief foreign policy troubleshooter. Working in the White House, and enjoying an intimacy with the President perhaps only rivaled by the Chief of Staff, the National Security advisor has a direct influence over Presidential policy. This is also due to the lack of institutional boundaries of a specific department.

Some of the most prominent National Security Advisors have emerged from the academic community, Henry Kissinger and Condoleezza Rice come to mind, for example, and they have often been experts in the history and politics of a specific region of the world. Of course, the office and the Advisor's duties in the White House require him, or her, to be proficient in all of the world's hot spots. In times of crisis, the Advisor serves alongside the President offering in-depth briefings and reports on the unfolding violence. The Advisor should, along with the Secretary of State and the Secretary of Defense, formulate a plan of action for the President, and should counsel the President to choose from a host of either diplomatic or military options.

At Penn Model Congress 2013, the National Security Advisor should play a leading role in all foreign policy discussions. He should keep an open mind and should remember that he is the President's chief crisis manager and does not necessarily have to consider the bureaucratic loopholes restraining the Secretary of State and the Secretary of Defense. The Advisor should always maintain an independent approach to conflicts, and should remember that he or she, not the Director of National Intelligence or the CIA chief, is the President's most important source for accurate and timely national security intelligence. At the conference, we encourage the National Security Advisor to take the initiative on foreign policymaking, and to sway the discussion toward America's strategic interests around the world. If a discussion arises surrounding the opium trade in Afghanistan, for example, the National Security Advisor might highlight the continued security threats emanating from the porous Afghanistan-Pakistan border. If Russia once again stops the flow of natural gas to Eastern Europe, the National Security Advisor should caution against Russian escalation and the possibility of Russian military action in the Caucasus. The role of the National Security Advisor at Penn Model Congress 2013 is certain to be a challenging one. We wish you the best of luck in your efforts at conflict resolution and global crisis management.

## **6. SECRETARY OF DEFENSE**

The Secretary of Defense oversees the armed forces and coordinates their operations through his position as head of the Department of Defense. While military strategy comprises the main component of the Secretary's job, his access to the President makes him a liaison between the White House and the Pentagon, a crucial bridge in both times of war and peace. Like the Secretary of State and the National Security Advisor, the Secretary of Defense is a primary foreign policy maker, although concerned mainly with strategic and military affairs, as opposed to international diplomacy and crisis management. His role is to formulate military strategy abroad and to counsel the President on the military's fighting capability before entering or escalating a conflict overseas.

A classic example of the role of the Secretary of Defense in crafting military strategy is the role played by Robert Gates in the troop surge in Iraq. Gates coordinated the surge with commanders on the ground and has been credited with the overall decrease in violence throughout the country, which did coincide with the Sunni-Awakening. Gates saw an opportunity in the disillusionment of the Sunni tribes in Anbar province with the violence and fundamentalism of Al-Qaeda. The success of the surge is the result of a confluence of factors, but the individual agency of Gates should not be discounted.

At Penn Model Congress 2013, the Secretary of Defense will likely be assigned the task of formulating an American strategy in Afghanistan for the conclusion of the war and beyond. This will undoubtedly be a difficult challenge given the length of the engagement and the differing opinions of what the United States' role in Afghanistan should be in the future. We urge the Secretary of Defense to be mindful of the manifold opinions that will surely be represented in the 2013 Executive Branch Committee. The Secretary of Defense must also remember, however, that he is the gatekeeper to military force and should not hesitate to exercise his power when needed.

## **7. US AMBASSADOR TO THE UN**

The Ambassador to the United Nations is the chief diplomatic envoy to the United Nations, representing the US in all Security Council sessions and in all meetings of the United Nations General Assembly. The Ambassador is a symbol of the United States to the cadre of foreign diplomats convening in New York, and serves as a liaison between the UN and the White House, as well as the Department of State. Critics have questioned the Ambassador's actual influence on policy, suggesting that the Ambassador's role is subordinate to that of the Secretary of State, and not nearly as important as regional trouble shooters, such as special envoys and intelligence personnel. While it is perhaps true that the Ambassador's direct involvement in formulating policy is not as expansive as that of several of her more senior colleagues, the Ambassador plays a crucial role in resolving all diplomatic standoffs and managing security crises abroad. In a time of crisis, nearly every concerned nation will channel information to its ambassador in New York, and through these actors, the American representative is presented with a unique opportunity to communicate directly with the warring parties. The Ambassador also plays a significant humanitarian role, cementing American support for UN initiatives for increases in food aid and medical supplies around the developing world. He or she should be a watchdog for international human rights violations, and should represent America's position on, among other issues, drug trafficking, arms smuggling, the international sex trade, and more.

At Penn Model Congress 2013, the Ambassador to the United Nations will be challenged with viewpoints and proposals that threaten to undermine America's position within the diplomatic framework of the UN. The Ambassador should constantly remind her Cabinet colleagues of the diplomatic repercussions of any military action, perhaps more so than the Secretary of State, but should

consistently work to preserve American interests and those of our allies within the UN. Within the Executive Branch Committee, the ambassador should serve as a bulwark against a too aggressive foreign policy, and should encourage the committee to increase its role in international economic development as well as various social and medical programs around the world. The role of the Ambassador to the UN promises to be both complex and challenging, and we wish the representative the best of luck in coordinating diplomatic policy in New York with the needs and expectations of key policymakers in Washington.

## **8. ATTORNEY GENERAL**

The United States Attorney General is the central law enforcement official of the Government of the United States. He serves as the President's chief legal advisor, oversees the Department of Justice, and is responsible for coordinating all lawsuits involving the US Government that are taken to the United States Supreme Court. In effect, the Attorney General is the government's top lawyer and is charged with prosecuting domestic drug traffickers and organized crime bosses, among others. The office of the Attorney General also targets terrorists, and has the great responsibility of transitioning terrorism trials from military tribunals to criminal courts.

The role of the United States Attorney General has often been controversial. Robert Kennedy's tenure in the office, for example, was marked by his written authorization to the FBI to wiretap a number of civil rights leaders, including Martin Luther King Jr., on the grounds that King was a communist. His tenure also witnessed major investigations of America's leading organized crime entities, and prosecution of the rampant corruption within the leadership of the Teamsters Union. More recently, the War on Terror has transformed the office of the Attorney General. John Ashcroft, for example, was a major proponent of the USA Patriot Act that radically altered the government's approach to civil liberties, authorizing, among other provisions, the wire tapping of the calls of

American citizens abroad. The Act also decreased the bureaucratic loopholes for local law enforcement officials to prosecute and deport immigrants suspected of terrorist activities. The tenure of Eric Holder has been no less controversial. Critics accused Holder of gross negligence if not incompetence when a US Border Patrol agent was killed with one of the very planted weapons that the Bureau of Alcohol Tobacco and Firearms' used in a sting operation targeting paramilitary narco-traffickers. This controversy has been colloquially referred to as "Fast and Furious" by critics and the media. Due to the scandal Eric Holder was voted by the US House of Representatives to be in contempt of Congress.

At Penn Model Congress 2013, the Attorney General will serve as a watchdog for all legal issues. He must counsel the President on the legal ramifications of every policy initiative, domestic and international, and must bring his legal expertise to the table for the benefit of all Cabinet members. He should not hesitate to influence policy decisions, and should develop his own initiatives in terms of strengthening America's legal approach to terrorism and illegal immigration, while mindful of the importance and political saliency of civil liberties. Particularly important in this era of new financial regulation, will be an emphasis on investigating and prosecuting financial regulatory infractions in conjunction with the Securities and Exchange Commission.

## **9. SECRETARY OF THE TREASURY**

The Secretary of the Treasury is the President's chief economic policymaker and primary advisor on domestic and international financial matters. He oversees the Department of the Treasury while formulating the government's tax policy, managing the national debt, and coordinating with other economic policymakers, such as the Chairman of the Federal Reserve, the Commerce Secretary, and the members comprising the President's Council of Economic Advisors. In many ways he is also a liaison between the Federal Government, and the White House, in particular, and major private financial institutions in the United States and abroad.

The most recent upheavals in the global financial markets and the severe downturn in the American economy have only underscored the importance of

the role of the Secretary of the Treasury. The burden of resuscitating the economy and transitioning from recession into a period of further economic growth and development falls largely on the shoulders of the Secretary. The financial bailouts orchestrated by Henry Paulson in the twilight of the Bush Presidency failed to trigger a renewed vibrancy in the financial sector and could not prevent major corporations from continuing to cut jobs. Paulson also came under immense pressure from Congress and the Government Accountability Office (GAO) for the lack of transparency in the first 325 billion dollars issued to major banks and financial institutions. Congressional hearings to determine where and how the money disappeared are imminent. Most of the federal funds were funneled through TARP, the Troubled Assets Relief Program, in which the federal government takes an equity stake in troubled institutions in the hope that this will trigger lending. Paulson remarked that with TARP, banks should not hoard their capital, but should deploy it in the hope of unfreezing credit markets.

President Obama's new Treasury Secretary Timothy Geithner criticized the TARP plan as it functioned under Paulson as too lax with the receiving banks, and has favored forcing banks to reveal their use of federal dollars in quarterly 10Q reports. Geithner remarked during his Congressional hearings that shareholders should not benefit from taxpayer money. Moreover, he has accused China of currency manipulation, something Paulson and other Bush officials refrained from doing. This perhaps signals Geithner's willingness to take a tougher stand against China and to more forcefully advocate the enforcement of fair trade and international currency standards.

At Penn Model Congress 2013, the Treasury Secretary must bring his financial expertise to every discussion that unfolds within the Cabinet, whether related to the current economic crisis or the freezing of assets of international terrorists. Particularly important with the coming of automatic tax increases and spending cuts on January 1<sup>st</sup>, also known as "the fiscal cliff," the Treasury Secretary must advise the President, who will be working to compromise with Congressional leaders on the Federal budget. This solution may include any combination of tax and entitlement reforms. We wish the Secretary of the Treasury the best of luck with this daunting task.

## **10. SECRETARY OF COMMERCE**

The Secretary of Commerce is charged with fostering trade and the growth of business and economic development in the United States. He also oversees

American business interests abroad and serves as a watchdog for international trade violations that undermine American competitiveness. He is the nominal head of the Department of Commerce and serves as the federal government's ambassador to the business community. Perhaps less of an economic policymaker than the Secretary of the Treasury, the Commerce Secretary is nonetheless a crucial actor in the federal government's relations with corporations, both large and small. He plays a pivotal role in the government's efforts to prevent intellectual property theft and to stabilize relations with emerging economies hoping to cement their new membership in the World Trade Organization (WTO), such as China, or large economies that remain external to the body, such as Russia.

On Russia, specifically, the Commerce Secretary has worked to create conditions that would allow Russia to enter the WTO.

At Penn Model Congress 2013, the Commerce Secretary will be expected to initiate trade embargoes on countries suspected of harboring terrorists, and will be charged with negotiating both bilateral and multilateral trade agreements with the European Union, Latin America, and Asian economic powerhouses such as South Korea. The Secretary of Commerce will also play an important role advising the cabinet and the President on the impact of tax increases and spending cuts on domestic production.

The role of the Commerce Secretary will be both robust and complicated, and throughout the conference the Secretary must navigate the intricate conflict ever present between the interests of large corporations and fair trade practices abroad.

## **11. SECRETARY OF ENERGY**

The Secretary of Energy oversees the Department of Energy and is the President's key energy and environmental policymaker. He is charged with dealing with a broad range of complex issues, from how the United States stores and disposes of nuclear waste, to furthering the government's alternative energy program. Created in the late 1970s after the fallout from the 1973 Arab Oil embargo, the position was designed to modernize the country's use of energy and update its refining and storage methods in the event of future crises. Today, the pro-environment track record of a cadre of policymakers in the Obama administration, coupled with political currents in the European Union that are firmly behind a new commitment to global energy use, present the Secretary of Energy with a unique opportunity to curb global fossil-fuel emissions and greenhouse gases. In addition to his internal governmental role, moreover, the Secretary serves as the face of American energy policy, both to the domestic public and to the world. In this respect, he must constantly inform the public of developments in technology and the overall effort to make the global energy markets more efficient.

At Penn Model Congress 2013, the Secretary must advocate forcefully for a change in the government's energy policy, while cognizant of the opposition certain to arise from manufacturers, utilities, and oil companies. He must be prepared to work with members of Congress who have long advocated change in America's approach to the environment, but must be willing to compromise with members determined to protect the interests of America's most important industries, such as her automobile manufacturers and increasingly obsolete power plants. Indeed, an effort to upgrade an outdated electrical power grid should be a primary focus of the Secretary.

In the realm of alternative energy, the Secretary may wish to promote increased federal funding for hydrocarbon fuel cells as well as solar, wind, and geothermal technologies. However, recent failed federal investments in alternative energy companies, such as Solyndra and A123 Battery Systems, complicate the role of government in America's alternative energy future. The Secretary should advocate for infrastructure projects in line with the President's aim of creating thousands of new "green" jobs, and must be a staunch proponent of America's engagement with the international community on global environmental talks. Urging the Executive Branch to re-open the Kyoto negotiations should be a central effort of the Secretary's role throughout the conference. Great expectations surround the job of the Secretary of Energy at Penn Model Congress 2013, and the experience promises to be a trying but worthwhile one.

## **12.SECRETARY OF EDUCATION**

The Secretary of Education oversees the Department of Education and is the President's key education policymaker. Although the nation's public school system was in dire need of reform before this current economic downturn, the financial hardships faced by states and local governments around the country have only worsened the crisis. As states and municipalities see a steady decline of their tax base and revenues, school districts around the country face the prospect of unprecedented cuts in desperately needed government funds. All of this will only complicate the role of the incoming Secretary of Education, who, parallel to the unfolding economic crisis, will nonetheless be expected to decrease class size, improve teacher recruitment and training, and either implement or reform Race to the Top. Any changes to the US educational system, however, must be a delicate balancing act. Reforms will face opposition from a disparate set of parties, including those concerned about the federal government's encroachment on the traditional prerogatives of the states in education policy, those skeptical of the policy's ability to improve the competitiveness of America's students within the globalized marketplace, and the entrenched interests of the Teacher's Union.

The Secretary of Education might also consider expanding early-childhood education programs, instead of continuing to allocate federal resources to remedial programs for students in upper-grade levels. Encouraging the opening of more charter schools, improving teacher-training programs, as well as formulating initiatives to make college more affordable to low-income students should be crucial components to any education package emanating from the Executive Branch. Within an economic stimulus program, for example, the Secretary of Education could advocate for an expansion of Pell Grants, and for an increase in the number of government supported health clinics and after-school social programs to create reinforcement in the community and at home. The Secretary might also consider establishing performance-pay initiatives for teachers of all grade levels, and placing a renewed emphasis on math and science. The challenge to the incoming Secretary of Education is

daunting, but the Executive Branch committee at Penn Model Congress 2013 is certain to provide an insightful forum for any creative policymaker willing to remedy the nation's many education woes.

### **13. SECRETARY OF HEALTH AND HUMAN SERVICES**

The Secretary of Health and Human Services oversees the Department of Health and Human Services and is charged with both formulating and executing the President's health care policy. Currently with the Implementation of the Patient Protection and Affordable Care Act, many questions have arisen about both the feasibility of the act and the constitutionality of Executive Agencies, such as HHS, perhaps crafting policy outside of a Congressional Regulatory framework.

At Penn Model Congress 2013, the Secretary of Health and Human Services will oversee a budget of approximately \$700 billion and will be responsible for regulating and inspecting foods, increasing federal funding for cures, and addressing a possible expansion of Medicare and Medicaid. Budget disputes between the Executive Branch and members of Congress wary of expanding the role of government bureaucracies in the domain of health care are certain to arise. In turn, the Secretary must formulate how the president should pay for his new healthcare package, including innovative community health programs, preventive care initiatives, low-cost insurance, and inexpensive generic drugs. Critics will assail an expansion of government programs like Medicaid as an unnecessary increase in entitlement spending, when others contend that reforming the private insurance market to be more competitive is the best option for healthcare consumers and citizens in the United States.

Some have suggested that the current healthcare industry is merely a collection of "special interests," and at Penn Model Congress 2013, the Secretary must be prepared to negotiate against the competing interests of the

medical device industry, life science companies, patients groups and hospital executives. Doctors are also likely to oppose an expansion of the government's role in healthcare as an encroachment on their traditional flexibility and independence in treating their patients. There are imminent questions about the enactment of Congress's reforms. Not the least of which is the controversy over mandating coverage of contraception in new health insurance plans, which opponents maintain is an unconstitutional breach of their religious liberty under the Free Exercise Clause. Proponents of the contraception mandate contend, however, that family planning is a positive right enacted through a democratic process. We wish the Secretary the best of luck in formulating the President's health care program at Penn Model Congress 2013.

## **14. SECRETARY OF HOUSING AND URBAN DEVELOPMENT**

The Secretary oversees the Department of Housing and Urban Development (HUD), and is charged with formulating the President's approach to the nation's housing crisis. Millions of Americans continue to remain without adequate housing, and in America's poorest cities low-income families continue to struggle each day in sub-standard housing. The incoming Secretary of HUD must devise a plan to provide low to moderate income housing for Americans in major markets hit hardest by the most recent economic upheavals. As with the education and healthcare sectors, the economic downturn has exacerbated the nation's housing quagmire, and the urgency of government action in the face of continued home foreclosures is greater than ever. In many respects, however, the Secretary of HUD has often stood at the crossroads of the government and the private sector, and with any new initiative he will inevitably be forced to compete with the interests of banks, landlords, and large real-estate developers across the country.

At Penn Model Congress 2013, the Secretary may attempt to marry the government with private sector initiatives, or simply allow the private sector more leeway. He should remember, however, that the recent implosion of the mortgage market occurred in large part because of speculation in sub-prime lending on the part of banks and other loan providers. No longer can the Secretary exploit high real-estate values to finance ambitious low-cost housing projects, but must formulate new, innovative ways of financing government initiatives in the sector. The Secretary may continue to encourage the President to take the lead in providing subsidies for new properties for low-income families, and perhaps preserve low-income housing in major cities threatened by large-scale luxury development projects.

HUD also oversees the Federal Housing Administration (FHA), which has recently increased its endorsement of home loans since the initial correction in the housing market. Borrowers are now seeking loans via the FHA, and no longer through more conventional but sub-prime channels. Now, however, with an increased volume, the FHA faces the possibility of mortgage related fraud. At Penn Model Congress 2013, the Secretary must work to address this issue. He might choose to raise the premiums that FHA homeowners pay to the agency's insurance fund, and he should be prepared to initiate legal action against companies violating FHA regulations and engaging in fraud. These are only several of the many complex issues that the Secretary of Housing and Urban Development will be forced to contend with at Penn Model Congress 2013.