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Local and state officials in California have been more than patient with the nation's top housing regulator. Gov. Jerry Brown finally had enough, firing off a letter to President Barack Obama that urges him to name a director of the Federal Housing Finance Agency who "will truly represent your policies."

Under acting Director Edward DeMarco, the agency has "ignored" California's foreclosure crisis, "completely sabotaged" a promising solar power program and is "hindering California's economic recovery," Brown complained, according to the Los Angeles Times.

DeMarco has been very reluctant to lead the way on the home foreclosure crisis by, for instance, reducing principal amounts or helping homeowners refinance "underwater" loans guaranteed by Fannie Mae or Freddie Mac, the two federally backed home mortgage giants he oversees. Last week, 28 U.S. House Democrats from California also called on Obama to appoint a new director more willing to intervene in the housing market. Reps. Dennis Cardoza of Merced and Jerry McNerney of Pleasanton, who represents part of San Joaquin County, were among the House members signing that letter. Cardoza has been especially critical of the agency and DeMarco.

Under DeMarco's leadership, FHFA also halted the Property Assessed Clean Energy program, which had been embraced by a growing number of California counties. Under the program, homeowners could obtain low-interest loans to install solar panels and make other energy efficiency improvements and repay the loans as part of their property tax bills. As attorney general, Brown sued FHFA to try to overturn the decision.

In both cases, DeMarco has thwarted the White House.

The problem is that DeMarco takes an exceedingly narrow view of his duties. He is extremely cautious about doing anything that could threaten the solvency of Fannie Mae or Freddie Mac. That's important — taxpayers bailed out the two agencies with at least $160 billion. But aiding the housing market's recovery and boosting clean energy's growth are also essential to the nation.

The other problem is that DeMarco, who isn't commenting on calls for his ouster, is in an unwieldy limbo where he lacks the authority and credibility he needs to be truly effective. He has been acting director since September 2009, a carry-over from the Bush administration.

The president can solve both problems by putting his own person in charge.

In late 2010, Obama nominated Joseph Smith Jr., then North Carolina's banking commissioner, to be FHFA director. But when key Senate Republicans objected, the president backed down and withdrew the nomination.It's interesting to note that Obama was willing to risk Republican retribution with his recess appointment this month of Richard Cordray, a former Ohio attorney general, as the first director of the Consumer Financial Protection Bureau. Cordray has important work to do, guarding Americans from deceptive and abusive financial products that deepened the financial collapse.

The director of FHFA is also a powerful post. The president has also shown enough patience. He needs to act swiftly and aggressively to fill it with someone who shares his goals.