

S. HRG. 119-11

NOMINATION OF ERIC SCOTT TURNER

HEARING
BEFORE THE
COMMITTEE ON
BANKING, HOUSING, AND URBAN AFFAIRS
UNITED STATES SENATE
ONE HUNDRED NINETEENTH CONGRESS

FIRST SESSION

ON

NOMINATION OF:

ERIC SCOTT TURNER, OF TEXAS, TO BE SECRETARY, DEPARTMENT OF HOUSING
AND URBAN DEVELOPMENT

JANUARY 16, 2025

Printed for the use of the Committee on Banking, Housing, and Urban Affairs



Available at: <https://www.govinfo.gov/>

U.S. GOVERNMENT PUBLISHING OFFICE

58-913 PDF

WASHINGTON : 2025

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NOMINATION OF ERIC SCOTT TURNER

THURSDAY, JANUARY 16, 2025

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

The Committee met, pursuant to notice, at 10 a.m., via Webex and in room 538, Dirksen Senate Office Building, Hon. Tim Scott, Chairman of the Committee, presiding.

Present: Senators Scott, Warren, Crapo, Rounds, Tillis, Kennedy, Hagerty, Lummis, Britt, Ricketts, Banks, Cramer, Moreno, McCormick, Reed, Warner, Van Hollen, Cortez Masto, Smith, Warnock, Kim, Gallego, Blunt Rochester, and Alsobrooks.

OPENING STATEMENT OF CHAIRMAN TIM SCOTT

Chairman SCOTT. I call this Committee to order.

First, I'd like to take the time to say I'm very grateful to my Republican colleagues for allowing me to serve as the Chairman for this 119th Congress.

I'd also like to welcome our new Members to the United States Committee on Banking, Housing, and Urban Affairs.

Let me suggest that this is not simply the Banking Committee. Without any question, urban affairs and housing are critical to meeting the needs and the objectives of the American people.

Our new Members include Senator Pete Ricketts, Senator Jim Banks, Senator Bernie Moreno, Senator Dave McCormick, Senator Andy Kim, Senator Gallego, Senator Lisa Blunt Rochester, and Senator Angela Alsobrooks.

And I look forward to working with our Ranking Member, Elizabeth Warren, on addressing some of the issues that our Nation will face, without any question. My hope is that in many ways we'll have an opportunity to have a bipartisan conversation looking for bipartisan solutions to many of the issues. That will probably not likely be the case all the time, but it can be the case some of the times, and when it is, we should look for ways to achieve that objective for the American people.

At this time, I would like to ask unanimous consent to enter into the record four letters from 25 organizations that have been submitted to support Mr. Turner's nomination. Without objection, so ordered.

We are honored today as well to have our colleague from Texas, Senator John Cornyn, who will introduce Mr. Turner.

Senator Cornyn, the floor is yours.

**STATEMENT OF JOHN CORNYN, U.S. SENATOR FROM THE
STATE OF TEXAS**

Senator CORNYN. Well, thank you. Mr. Chairman and Ranking Member Warren, and Members of the Committee, it's a pleasure to be here today to introduce my friend and fellow Texan, Scott Turner, to be the next Secretary of the U.S. Housing Department of Housing and Urban Development. And thank you for allowing me the honor of just saying a few words.

Scott is a fourth-generation Texan. That's a big deal in Texas. People brag about how many generations they've lived there.

And he's from Richardson, Texas, which is, for those of you who are not acquainted with the Texas geography I know Senator Warren is it's in the Dallas-Fort Worth Metroplex, one of the fastest-growing parts of the country.

If any of you here in this room are NFL fans, Mr. Chairman, for example, you may remember that Scott played in the NFL for 9 years for the Washington Redskins, now known as the Washington Commanders, which, by the way, are doing pretty well these days; the San Diego Chargers, and the Denver Broncos. Unfortunately, Mr. Chairman, he didn't play for the Dallas Cowboys. I know that's a source of disappointment to you

Chairman SCOTT. And it is, indeed, a source of disappointment, you are correct.

[Laughter.]

Senator CORNYN. But Scott is much more than an outstanding football player. He's an accomplished leader and dedicated public servant. He was elected to the State House in Texas in 2012 and he went on to serve at the White House under President Trump as Executive Director of the Opportunity and Revitalization Council.

The Council was established by President Trump in 2018 to carry out the implementation of the Bipartisan Opportunity Zones, which were passed as part of the Tax Cuts and Jobs Act to promote investment in areas that need revitalization. Lest we forget, the Committee Chairman, the other Scott in the room, was a driving force behind the Opportunity Zones portion of the Tax Cuts and Jobs Act.

This was a perfect position for Scott Turner, who was an accomplished businessman. He has served in the C suite in advisory roles in multiple positions and he and his wife own their own company, Statesman Clothiers.

He's also an active member in his community. Scott founded a nonprofit called the Community Engagement and Opportunity Council to support impoverished children.

He served as a coach for the NFL's Legends Community Transition Program, which helps players move into more meaningful employment when they leave professional sports. And I'm looking at Senator Britt, who happens to be married to somebody who did exactly that. And he also served as an Associate Pastor at Prestonwood Baptist Church in Plano, Texas.

Scott currently serves as Chair of the Center for Education Opportunity for the America First Policy Institute.

His business acumen, his experience in Government, especially with the first Trump administration, and his demonstrated ability to use housing and development to create brighter prospects for his

fellow Americans makes him eminently qualified to lead the Department of Housing and Urban Development. I have no doubt about his ability to do an outstanding job there. So, it is my honor to support his nomination.

Thank you again, Mr. Chairman and Ranking Member Warren, for the privilege of introducing my friend Scott Turner, and I hope you will vote his nomination out of the Committee promptly, so we can get him confirmed and put him to work.

Thank you so much.

Chairman SCOTT. Thanks, Senator Cornyn.

Next, I'll have my opening statement. Then, we'll hear from the Ranking Member, and then I'll swear you in, Scott.

Chairman SCOTT. The American people have seen their economic fortunes turn to dust. The devastation of the Biden administration's policies led to mortgage rates going from 2.65 percent in January 2021 to 7.79 percent by October 2023 crushing dreams of millions of Americans wanting to be homeowners, draining savings of so many people, devastating hope around the greatest country on the planet.

Reckless spending was literally stealing the spending power of so many Americans. I remember these similar days when I was growing up as a poor kid in a single parent household. Home ownership was just so far away for me and my mom. It just wasn't an option.

Housing isn't just about shelter. Housing is about opportunity and it is about stability. Housing creates the foundation for achieving the American Dream. It's about creating strong communities where families can thrive and build a better, brighter future.

Under the Biden administration and progressive leadership, HUD's spending at the same time soared to record levels. And yet, the latest homelessness survey found an 18 percent increase in just the last 12 months; 33 percent increase since 2020.

Since President Biden took office, mortgage rates have ballooned by 150 percent and rents by 20 percent. Despite all the subsidies and all the trillions of dollars they spent, not much good has happened.

I've said it before and I'll say it again, if you look at the big picture African American home ownership, the levels have not changed substantially since 1968, when the Fair Housing Act was passed. The data is clear; the American dream of home ownership is slipping further and further away.

But today, it is a new day in America, and new leadership brings hope and opportunity and enthusiasm back to the American people.

Scott Turner is a native Texan who has had an exceptional journey from professional athlete to public servant. He understands firsthand the importance of hard work and what it means, as he was a dishwasher when he was in high school. He also understands the challenges that families face because of drug addiction within the family.

He worked his butt off and had a very successful NFL career. He played cornerback for nine seasons. He played for the Denver Broncos, the San Diego Chargers it's going to be OK—and the Washington Redskins.

[Laughter.]

Chairman SCOTT. You know, for a guy who now spends too much time in Washington, DC, I always thought DC meant Dallas Cowboys. I apologize, I apologize.

[Laughter.]

Chairman SCOTT. I know that's going to cause a lot of bad emails coming my way.

But, Mr. Turner, I will not hold that against you, that you played for the Redskins, because I know you're here to serve the American people. And sometimes two different sides have to come together to make something positive and powerful happen for other people.

One thing I have found to be completely clear about who you are and I met you many years ago you never give up. I don't think giving up is in your vocabulary. And we need a visionary leader just like that at HUD.

After hanging up your cleats, Mr. Turner, you spent two terms in the State Legislature in Texas.

You recently were the Executive Director, as Senator Cornyn said, of the White House Opportunity and Revitalization Council under President Trump. In this role, you helped the Opportunity Zones that I wrote become a very successful program with over \$50 billion in private investment going into Opportunity Zones; devastated communities, typically majority minority, seeing revitalization and rehabilitation become a reality without gentrifying those communities.

As the former Chairman of the County Council in Charleston, South Carolina, I can tell you that the vast majority the vast majority of housing issues must be solved at the local level, but there are things that we can do here in Congress to address the affordability crisis and that role is getting Government out of the way as often as possible.

This is why I introduced my ROAD to Housing Act in Congress. And I am so thankful for so many supporters in this room of that bill.

I've seen firsthand the negative impact of renting your house, only to give it back, and that is, in a few short words, the 2008 crisis.

Let's not relive the mistakes of the past, but, instead, forge a new path for everyday Americans. This commonsense bill takes a comprehensive view of Federal housing policy and it recenters support around families, helping those who are homeless, those who are renting, and those who will be homeowners.

I look forward to marking up this bill in the weeks ahead and working with my colleagues on a bipartisan framework, so that we can make sure that all segments of the housing market get the necessary attention to move forward.

As we start this new chapter, we need new leadership. Scott Turner is the solution we are looking for, and I look forward to his leadership at the Department of Housing and Urban Development.

Senator Warren, the floor is yours.

**OPENING STATEMENT OF RANKING MEMBER ELIZABETH
WARREN**

Senator WARREN. Thank you very much, Mr. Chairman. So, today is our first time to come together as Committee Chairman and Ranking Member. And I want to offer my congratulations to you, Mr. Chairman. While I don't want to paper over our differences, I want to assure you and every Member who is here that I will work with you to advance our shared interests.

I also want to say welcome to eight new Members on this Committee.

Have you checked, is that a record?

Chairman SCOTT. It should be.

Senator WARREN. It should be. It should be.

[Laughter.]

Chairman SCOTT. I don't know if it is, but it should be.

Senator WARREN. I think this is exciting. You know, we can find common ground. As Ranking Member, my focus will be the same as that of all Democrats. We will work to unrig the economy and make life affordable for working families.

There are three critical areas where I think we should focus.

First, we need to make sure that the financial system works for all Americans: preventing too-big-to-fail banks from loading on risk and getting bigger, protecting community banks, and making our financial regulations simpler and stronger.

I support action here, but not all action is good action. I will fight tooth and nail against attempts to make it easier for Wall Street to rip off consumers or to crash our economic system.

We all remember what happened under the first Trump administration. Congress and the President weakened the financial rules on big banks. The Nation's financial regulators took the hint and went to sleep. Executives got greedy and, no surprise, a few years later in 2023, we had the second, third, and fourth largest bank failures in our Nation's history. Those mistakes cannot be repeated.

Second, we must advance the Nation's economic and national security. We must use export controls, trade policies, sanctions, and other levers to support economic security at home and to promote our values abroad. We must protect our financial system from being exploited by criminals, rogue States, and terrorists, and we must grow American industry, invest in critical infrastructure, and build resilient supply chains here at home.

And third, we must focus on lowering costs for working families. The Committee must hold giant corporations accountable when they gouge families. We should partner with the Consumer Financial Protection Bureau and other law enforcement agencies to continue the fight against junk fees and anticompetitive pricing.

We must also work to fix our housing system. All across this country, housing costs too much. This is Econ 101, supply and demand. We are not building enough housing. We need more housing everywhere for everyone big cities, small towns, first-time homebuyers, renters, seniors, veterans, students, people with disabilities, everyone everywhere.

To do that, we need to make some big changes and really move the needle. The Federal Government needs to be a good partner,

investing in affordable housing and spurring local innovation to cut red tape.

And we can and should do even more. It is time to crack down on corporate landlords that engage in illegal price-fixing to drive up rents. It's time to stop private equity firms from squeezing families and buying huge swaths of our housing market, which they then turn around and turn into overpriced rentals.

Solving the housing crisis will be an all-hands-on-deck effort, and that brings us to today's hearing on the nomination of Scott Turner to be Secretary of Housing and Urban Development.

Welcome, Mr. Turner. It's good to have you here. Congratulations on your nomination. If you are confirmed, you will lead our Nation's response to the housing crisis. Now, I've appreciated our conversations so far, and if you are confirmed, I will work with you however I can.

But we face an enormous task to reduce the cost of housing. Our work is urgently important for tens of millions of American families.

You have a limited public record and the American people need a chance to hear from you and to hear the details about how you are going to help make housing more affordable. They need to hear your plans for building the millions of homes that America needs. They need to hear how you will support renters and make sure that seniors and families that can't afford rent will get the assistance that they need. They need to hear your plans to help the 800,000 Americans experiencing homelessness. They need to hear your plans to enforce the Nation's fair housing laws, and they need to hear how you will crack down on greedy corporate landlords and manage an agency that provides critical support for homeowners, renters, and communities all across this country.

This hearing is an opportunity for you to lay out your plans. I also sent you a 13-page letter, 75 questions, earlier this week. As you know, I take this seriously and I trust that you will give me answers to those detailed questions before we vote on your nomination.

General principles are not enough. We're all in the same place on general principles. It's going to be the nuts and bolts and telling the American people how we're really going to make change happen.

Mr. Turner, I'm looking forward to your testimony today and I hope you will give the American people a clear sense of your plans to run HUD.

Thank you.

Chairman SCOTT. I will now swear in the nominee.

Mr. Turner, will you please rise and raise your right hand?

Do you swear or affirm that the testimony that you are about to give is the truth, the whole truth, and nothing but the truth, so help you God?

Mr. TURNER. I do.

Chairman SCOTT. Do you agree to appear and testify before any duly constituted Committee of the Senate?

Mr. TURNER. I do.

Chairman SCOTT. You may sit down.

Your written statement will be made a part of the record in its entirety.

Mr. Turner, please proceed.

STATEMENT OF ERIC SCOTT TURNER, OF TEXAS, TO BE SECRETARY, DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

Mr. TURNER. Well, thank you, Mr. Chairman and Ranking Member Warren, and the Committee. I'm so happy and honored to be here with you all today.

I thank all the Members of the Committee. Thank you for your thoughtfulness. Thank you for your engagement and for your ideas on rebuilding the American dream for our Nation's forgotten communities. It was a pleasure to visit with each and every one of you, all but one, and that was just because of a scheduling conflict. I'm so grateful to have that time to meet with you. Thank you for making that effort. And I hope that our conversations will not be the end, but only the beginning of a great and true partnership to meet the mission of HUD and serve the American people.

I would also like to take a moment to thank my wife Robin, who is here with us, for her unwavering support over nearly three decades of us being together. From college at the University of Illinois to the NFL, to the Texas House, the White House, business, ministry, and our family foundation, Robin has been a true partner in building God's Kingdom and doing the work He's called us to do together.

So, Robin, I thank you for your support, and all the friends and family that are here.

I also want to thank President Trump for his confidence and his support in nominating me for this, such a crucial position, and even more so, purpose. So, I want to thank President-elect Trump.

I sit before you today as the nominee to lead the Department of Housing and Urban Development, but deep down, Committee Members, this opportunity is also personal to me. I grew up as a kid, as it was mentioned before, in Richardson, Texas, and before that, in Plano, Texas, with my parents. I worked as a dishwasher at Spring Creek Barbeque, which is one of my claims to fame.

Early on in my childhood, my family was broken due to divorce, and later, moving into a blended family. I love my mother; I love my father, and all of my brothers and sisters. But when you go through a divorce, many would say the odds are now stacked against you.

I've overcome extreme adversity, going against the status quo in attending and graduating college. In spite of being drafted in the seventh round of the NFL which is the last round, for those that don't know—I was blessed to go on to have a successful career in the National Football League.

I went on to serve in the Texas Legislature, which was a great honor for me, and work in the White House to advance the Opportunity Zone Initiative.

And I sit before you today, Committee Members, humbled by the call to serve my country as a member of President Trump's Cabinet. And I know my upbringing and my background is not totally unique to me. There are many in this country, even those that sit

in this room today, who at one point or another have had to overcome adversity in your own lives. We've all been there at one time or another, and I recognize this, and I hope that we all can work together, as you, Ranking Member Warren, have said, to work together to better the American dream for the American people.

And I share my story because I think it's important for you to know my heart of who I am, and also, because the challenges that HUD faces are vital to our Nation, as well as personal to me. These are not just things that I heard about or read about. These are things that my family and I have experienced through the years, and I believe that that perspective will be very beneficial to HUD, as I become the leader, if confirmed by this Committee.

HUD's mission is to create strong and sustainable communities and support quality affordable housing, serving the most vulnerable of our Nation. Yet, as we sit here, we have a housing crisis in our country. We have the American people and families that are struggling every day. We have a homelessness crisis in our country. HUD, if you will, is failing at its most basic mission and that has to come to an end.

The Point-in-Time report that was sent out by HUD on December the 27th said there was 770,000 Americans homeless on one night in January of 2024 770,000-plus people, many of which are families who are homeless. This cannot continue.

As a country, we are not building enough housing. We need millions of homes, all kinds of homes. Multifamily, single family, duplex, condo, manufactured housing, you name it, we need housing in our country for individuals and families to have a roof over their head and to call home.

Then, the HUD workforce, the reports that I've read, Committee, says that HUD is at the bottom when it comes to employees returning to work. I've been on many teams in my career and I believe that we need to bring HUD's staff back to work, back to the office, to do the job and empower them to serve the American people.

In this moment, we're not just talking about fixing what's broken, but about continuing and expanding the policies from the first Trump administration. I'm talking about policies that worked for the American people.

I was fortunate enough, as you said, Chairman, to lead the Opportunity Zone Initiative, which I'm so grateful for your leadership on that, and I saw firsthand the impact of this initiative as it gave Americans living in underserved communities an opportunity, a foundation, to start businesses, to live in better homes, to be self-sustaining, to be self-confident, and to unleash that promise and potential that the Lord has given each of us in our country.

When I played in the NFL, we used to have game film. We watched film after every game. You could tell your coach one thing on the sideline, but when you turned on the film, it told the story. It wasn't about the chatter. It wasn't about the noise. It was what? About what the film said. The film showed us our weaknesses. It showed us our mistakes, and then, it helped us to get better.

This is the same type of leadership, if confirmed by this distinguished Committee, that I want to bring as the leader of HUD. Because every day we will have an opportunity to get better. Every

day we will have an opportunity to take inventory and make HUD the best place.

So, Mr. Chairman, my heart is ready. I'm ready. I thank God for this opportunity and thank you and the Committee Members for this chance.

Chairman SCOTT. Thank you very much for your testimony, Mr. Turner.

I'll just remind our new Members, or tell our new Members and remind those of us who have been on this Committee for a little while, we do have a 5-minute clock, and I'm going to hold us pretty tightly to that 5-minute clock, including myself. That's my goal.

And so, let's get started right now. Thank you very much.

Mr. Turner, one of the things I hope that you will realize is that this is a bipartisan Committee. We represent different communities around the country. And I think Government should never serve the party that is in power. Government should serve all Americans, no matter whether we vote for you or not. Your job is to stay out of the political lane and serve the American people.

So, for me, one of the most effective ways to serve people is to go where they are, not ask them to come into the bubble of this building. But we have to get out of our offices, so to speak, and go into the community.

So, one of my questions for you and frankly, my first question for you is, will you commit to visiting communities as diverse as North Charleston and as different as Detroit in your first several months on the job? I think you need to see firsthand that—Mr. Tillis has music he wants to play.

[Laughter.]

Chairman SCOTT. Play that funky music.

[Laughter.]

Chairman SCOTT. Anyways, I won't finish that.

Anyways, I'll just say this, that I hope that you will go to Detroit, Michigan, and see the devastation and the sense of hopelessness that can be turned very quickly into hope. I want you to come to my hometown of North Charleston and take a tour of some of the impoverished areas and look at mixed development and remind people that we care about everybody.

What do you say?

Mr. TURNER. Yes, sir, I'm in agreement. I remember when I was appointed to do the Opportunity Zone job as the Executive Director, after I thanked the President for the appointment, I said, Mr. President, I'm not going to be here because I'm going to the streets where the people are. I went to over 70 cities in our country, visiting places like Tamaqua, Pennsylvania; visiting places like Birmingham, Alabama; Dallas, Texas; Liberty City in Miami.

And so, yes, sir, that is a commitment from you, from me to you and this Committee, that I will go to the people of America, visit the neighborhoods, visit the leaders, the servant-leaders, in our country to see, you know, what is the problem that you are having and how can we work together to come up with sustainable solutions?

Chairman SCOTT. Thank you.

Mr. TURNER. And I think that's very important.

Chairman SCOTT. Thank you. One of the challenges I think that we have is meeting the housing needs of our citizens, frankly, as I think Elizabeth and I both agree, is over 7 million needed units.

I think a part of my ROAD to Housing Act suggests that the definition that we use for manufacturing needs to be updated. If we're going to meet the needs of the average person, I think improving the definition of manufactured home in the HUD Code to remove the permanent chassis requirement is incredibly important.

Do you support updating the HUD Code to change the definition in manufacturing homes?

Mr. TURNER. Thank you, Mr. Chairman. And I know how important manufactured homes are when it comes to housing availability and housing affordability. And so, to look at those codes and all the codes at HUD and take inventory in how we can reduce the burden and make it less cumbersome to build these houses, including manufactured housing, is a commitment I do give to you, sir.

Chairman SCOTT. Thank you. You know, I said during my opening statement that the homelessness has increased by 30 percent since 2020.

Mr. TURNER. Yeah.

Chairman SCOTT. Devastating. Do you have specific thoughts, in 30 seconds or so, on how you would address the homelessness issue and start bringing it down some?

Mr. TURNER. Yes, sir. So, homelessness, I think that we need to engage local communities, local communities and organizations, faith-based organizations, institutions that have real results as it comes to combating homelessness. I think the Federal Government can be a great partner, but we do need to engage those that are on the local level that have great results as it pertains to homelessness and work with them.

Chairman SCOTT. I think the fifty laboratories of democracy gives us an opportunity to see what's working and what's not working, and we should direct our attention toward those issues that are working.

I had an opportunity to meet with some of my Democrat mayors in South Carolina, and one of the things that they were celebrating was the success of Opportunity Zones for the first time bringing affordable housing back into their communities.

And I've seen that in South Carolina. I've heard it in Maryland and I've heard it across our country, that this is one of the programs where my favorite mayors around the country, many of whom are Democrats, celebrate Opportunity Zones. And my favorite Governors around the country are oftentimes Republicans who celebrate Opportunity Zones.

Mr. TURNER. Right.

Chairman SCOTT. And I'm not suggesting that we should celebrate Opportunity Zones, but I'm glad that they do.

Can you speak to the benefit of Opportunity Zones alleviating poverty and creating opportunities for everyday Americans?

Mr. TURNER. Yes, sir.

Chairman SCOTT. In about 20 seconds.

[Laughter.]

Mr. TURNER. Yes, I'll do my very best. Opportunity Zones were very impactful. And if you look at the reports that we did while

running the Opportunity Zone Council, you'll see a million people were lifted out of poverty. Housing went up for minority families. Salaries went up for minority families.

And so, to give people an opportunity to invest in places that had not seen investment in many decades is great for our Nation as it pertains to housing, affordable housing, and operating businesses.

Chairman SCOTT. Thank you very much.

Senator Warren.

Senator WARREN. Sure. Thank you, Mr. Chairman.

So, Mr. Turner, I want to ask you about why housing costs are so high. You recently said there is "an ever-growing need for high-quality, affordable housing in our Nation." Experts have said, as the Chairman said, we need about 7 million new housing units in America.

Now, there are a lot of explanations for our housing shortage. Local zoning and land use restrictions can make it harder to build homes. The cost of capital, which has been made worse by the Fed's decision to keep interest rates high, makes it even more difficult both to build and to buy housing.

And there are places where the Federal Government can help. Take the HOME program. HUD gives grants to States and localities to help build and preserve affordable housing, and it works. In its history, HOME has supported the development of more than a million affordable units nationwide, including more than 100,000 homes in your home State of Texas.

Mr. Turner, in 2023, you said that, "It is more expensive than ever to build and developers need access to more capital."

Do you support additional Federal investment in programs, so that we can lower the cost of building affordable housing?

Mr. TURNER. Thank you, Senator Warren. I appreciate our visit together and thank you for your time in this.

As you said, there are many factors to why housing is so expensive now. And I believe, first, we have to get our fiscal house in order in our country. Interest rates are at an all-time high. Inflation is at an all-time high.

Senator WARREN. Fair enough, Mr. Turner.

Mr. TURNER. Yes, ma'am.

Senator WARREN. But I'd just like to focus because it is a big problem.

Mr. TURNER. Yes, ma'am.

Senator WARREN. And I'm sorry to interrupt, but——

Mr. TURNER. Sure.

Senator WARREN. —the Chairman is going to be tough on time.

And that is, I just want to make sure I understand. Do you support additional Federal investment in programs, so that we can lower the cost of building affordable housing?

Mr. TURNER. Thank you, Senator Warren.

What I do support is maximizing the budget that we do have and making sure that the money——

Senator WARREN. So, is that a no to additional investments?

Mr. TURNER. It's a yes to maximizing the investment that we have and making sure that the programs that we do have are meeting the intended need and serving those that are intended to serve.

Senator WARREN. Well, I have to say that gives me real pause. You know, we just established that we have a terrible gap of affordable housing and we have a program here that has helped close that gap. State and local governments, I understand, bless them, they're doing what they can, but they don't have enough money to match the scale of the problem nationwide.

And what I'm looking for is a commitment that we're at least going to look, try to get some more help to the State and local communities that are trying to build affordable housing.

Mr. TURNER. Yes, ma'am. Thank you.

And I do look forward to looking at the HOME program and other programs, but my point, there's record funding from HUD. HUD's budget is nearly \$70 billion at this point and we're still not meeting the need that we're supposed to be meeting.

Senator WARREN. Which might mean that we need more money there.

Mr. TURNER. And so, I think we need to take inventory—

Senator WARREN. Let me—

Mr. TURNER. —and maximize the budget.

Senator WARREN. —if I can, turn to another topic.

Mr. TURNER. Yes, ma'am.

Senator WARREN. You know, unfortunately, there are some people who are trying to take advantage of our housing shortage instead of trying to fix it. Private equity firms and corporate landlords have moved into local housing markets and they have driven up costs even higher for families.

In 2011, no single investor anywhere in America owned more than a thousand single family homes. By 2022, just five investors, collectively, owned nearly 300,000 homes. In fact, in your home State of Texas, in 2021, big investors moved in and they bought a whopping 28 percent of all homes that went on the market.

So, Mr. Turner, the Governor of Texas, Greg Abbott, recently said, "Corporate large-scale buying of residential homes seems to be distorting the market and making it harder for the average Texan to purchase a home."

Do you agree that it is a problem if big corporate investors are beating out families to try to buy homes?

Mr. TURNER. Thank you, Senator. And I haven't seen that statement from Governor Abbott, but I do look forward to looking at this issue, and even working with you and your staff on this issue.

I believe that we do have a housing affordability crisis in our country. The more capital we get into the market, the better. And obviously, we want the right people, qualified people, to invest.

And the stats that I saw, Senator, said about 2 percent of institutional investors own these single family homes.

And so, if I'm confirmed by this Committee, I look forward to digging into this more with you, so that we can look at this issue together.

Senator WARREN. Well, I appreciate that. You know, we've got to be laser-focused on lowering the cost of housing for families.

Mr. TURNER. Yes, ma'am. Thank you.

Senator WARREN. Thank you.

Chairman SCOTT. Thank you. Thank you, Senator.

Senator Rounds.

Senator ROUNDS. Thank you, Mr. Chairman. And congratulations to both of you in your new positions.

Mr. TURNER. First of all, thanks for the opportunity to visit with you in my office. I really appreciated that.

And I think we have the same focus, which is, when the traditional market is available, when interest rates are low, and individuals can afford to literally get a mortgage, and when the opportunities are available, so that the entryway to getting that mortgage is simplified and brought down, more people can, through the traditional markets, actually have that home ownership.

And I personally believe that equity that is in that home should be with that homeowner and not with the Federal Government. So, I really do like the idea of having the individual have that home ownership opportunity.

And I'd just like your thoughts for just a minute. And I don't need to push it too far, but isn't it really, isn't that really what this is all about, is allowing individuals the ability to gain equity in their home and for them to have that value, rather than simply paying rent through a Federal program? Wouldn't it be much better to have the private sector loaning the money and an individual actually getting equity in that home?

Mr. TURNER. Senator, thank you. Senator Rounds, it was good to meet and visit with you.

And, you know, for most Americans, their home is the largest investment that they have and that's how they begin to build generational wealth. I know that was, like, for me and my family growing up and even now.

And so, yes, I believe that having that equity in their home should be available to that homeowner because that's how most families begin to grow wealth and achieve the American dream.

Senator ROUNDS. So, I think that's one of the reasons why President Trump was elected, was to bring down that cost of interest on a home, so that more people can get into that. And I think that's a really important part, is that, once you get that equity in that home, now you have other opportunities and it's a whole lot easier if that individual has that opportunity in the first place. And so, I think it's a step in the right direction.

At the same time, we have areas, such as on our Native American reservations in South Dakota, where the challenge is that it's Tribal trust land.

Mr. TURNER. Right.

Senator ROUNDS. You know, we've got about 15 percent of our population is Native American. And for them to be able to have a home, it means in a rural area that we've got to have access to people that understand how you put a mortgage on a home which is located on Tribal trust. And I would just ask for your commitment to working with us to make that as simple as possible in those rural areas.

Mr. TURNER. Absolutely, and I really appreciate your care for your constituents, and particularly, those in Tribal lands. And I do commit to working with you and, also, visiting, so that we can go visit those leaders at the Tribal lands and see how we can make it the most efficient and affordable for them and their families.

Senator ROUNDS. Thank you. And I really appreciate that and I'm going to hold you to that.

Mr. TURNER. All right.

Senator ROUNDS. I think that would be really good. And if you really want to take poverty out, and some of them are rural areas, start with providing an opportunity for home ownership on our reservations and it will make a huge difference.

Mr. TURNER. Yes, sir.

Senator ROUNDS. And in our office we talked about a number of items, but one of those items that we talked about was trying to cut the red tape and making Federal programs work more effectively and efficiently. As a former State legislator, you, undoubtedly, understand the challenges and the costs associated with excessive Federal overreach. At a time when there is a growing demand for additional housing units there's no question about that Federal regulations like Davis-Bacon environmental review, Build America Buy America, and new energy standards are slowing the construction process and increasing costs nationwide, including on Tribal lands. Breaking down some of this bureaucracy should be a part of the discussion, as we try to incentivize housing development.

My question for you is, under your leadership, will the Department make it a priority to review and adjust program regulations to match the level of risk, based on the type of activity, the location, or the amount of Federal funds involved?

Mr. TURNER. Yes, sir. And the goal, if confirmed by this Committee, is to look at all the programs at HUD and take an account and take inventory, and ask, you know, is this helping the mission of HUD or is it not? Is it helping to build more affordable housing or is it not? Is it combating the homelessness crisis or is it not? And so, yes, sir, I do make that commitment.

Senator ROUNDS. Thank you. And one last question is, during our meeting, we also discussed the challenges with HUD's Section 202 program in South Dakota. And I think this will eventually be a problem nationwide. And so, the need for greater flexibility to adapt to changes in housing markets, service industries, and tenant populations, particularly in rural communities where we may have to make some modifications to existing 202 programs. I would just ask for your commitment to work with us to be able to resolve some of these issues which are front and center today.

Mr. TURNER. Yes, sir.

Senator ROUNDS. Thank you. Thank you, Mr. Chairman. Thank you.

Chairman SCOTT. Mr. Warner.

Senator WARNER. Thank you, Mr. Chairman.

Mr. Turner, it's great to see you again. Thank you for our meeting.

Mr. TURNER. Yes, sir.

Senator WARNER. I do want to just add quickly to what Senator Warren said. You know, in a bipartisan way, we put about \$5 trillion out under both President Trump and Biden under COVID. One area we did nothing for was housing. And while I'm all into public-private, I do think there needs to be additional resources, if we're going to spur this issue. And I appreciate the conversation we had.

I want to hit quickly two or three items that I hope we can work together on.

As Members of the Committee know, I've been a big advocate for Community Development Financial Institutions, CDFIs, that serve the underserved community. It was actually where I worked very closely with the first Trump administration. Working with my friend Mike Crapo and many on the other side, we got \$12 billion for CDFIs. We started the CDFI Caucus, which is, I'm proud to say, bipartisan, 24 members, 12 Ds, 12 Rs.

I appreciated when we had the meeting you talked about a CDFI in Dallas that had helped work to acquire a building, working with a church, a school building. Can you speak for a moment or two about the value of CDFIs and how we can further expand the vital role they play?

Mr. TURNER. Yes, sir, and thank you. Senator Warner, it was great to visit with you and learn more about CDFIs, how you're doing, and your vision on that.

And we do see the value in that. And I will say that I look forward to working with you further in your home State and other areas around the country to see how we can utilize these CDFIs to help when it comes to housing and investments inside our local communities.

Senator WARNER. Well, thank you. I mean, one of the things, also, I appreciated in one of your earlier answers as well said, you know, we all know home ownership is the path to wealth creation in this country. It's one of the reasons we've got a 10-to-1 ratio wealth gap Black-to-White, because it's fair to have home ownership fully representative across all communities.

And again, a program I've worked on, and got some interest from both sides of the aisle, called the LIFT program, that would target first-generation, first-time homebuyers, which, by definition, ends up being about two-thirds of folks of color. That would say, if you qualify for a 30-year mortgage, what we would give you would be: you make those payments. You get a 20-year mortgage. You double the amount of equity that you obtain in that first 10 years. That is that wealth creation notion.

Again, we talked briefly about it, but I'd like to get you on the record. This would be something, how we can increase home ownership, which is really for disadvantaged communities, using the market. I'd love to get you saying some nice things about that.

Mr. TURNER. Oh, yes, sir. Thank you.

And, you know, this program that we talked about briefly in your office, I do look to further going into that and learning more about it. As you say, you know, we do have a housing crisis in our country. And I heard one leader say, you know, all ideas need to come to the table and we'll pick the best one, you know, that impacts the people that we serve. And so, I look forward to getting further—

Senator WARNER. I've got two more I want to get in very quickly.

Mr. TURNER. OK.

Senator WARNER. One is, again, another topic we talked about in my office. And this is a challenge in every State in the country. And Virginia may be a little more on the cutting edge, as States look at both the challenges, upside and downside, of bringing data

centers to their community. Generate a lot of revenue. Also, got some challenges.

I've talked about Henrico County, which is outside of Richmond, a 400,000-person community. It crosses the economic strata. This community has done something very creative where they've taken the tax revenue from the data centers, dedicated that to a housing trust fund, where that housing trust fund helps acquire the land. And if you build some affordable housing there, you get waived a lot of the regulations. You don't have to pay your sewer permit fees, your regulatory fees.

This may be one tool in the toolkit that takes something that, otherwise, is a bit controversial. It still has controversy, but it might generate toward the kind of public-private initiative.

Again, I invited you to my office. I want to invite you to Henrico County to visit and take a look at this program, should you be confirmed.

Mr. TURNER. Yes, sir, I look forward to coming.

Senator WARNER. OK. Great.

The last one—and I'm going to get all my points in in less than 5 minutes; I'm down to 44 seconds, Tim, and I'm going to get it done in time—and that is, you know, Opportunity Zones I think had a lot of potential. Again, Senator Scott, I was one of his wingmen on this.

I still think they do need to be renewed, but they need to be updated as well. I think Opportunity Zones, particularly in terms of affordable housing, ought to be an area where we could put more focus, as well as small business development.

In your last 15 seconds, I know we've talked about Opportunity Zones, but I hope you'll work with the Chairman and many of us on how we could reform that program and make it more targeted toward this housing shortage?

Mr. TURNER. Absolutely. I look forward to that.

Senator WARNER. Thank you, sir.

Three seconds left.

Chairman SCOTT. Everyone should follow your lead on that one, Senator Warner.

[Laughter.]

Senator Tillis.

Senator TILLIS. Mr. Chair, I have muted my phone.

[Laughter.]

Chairman SCOTT. That was good music, though.

Senator TILLIS. Yes, that was a text from my wife, by the way.

[Laughter.]

Senator TILLIS. But, Mr. Turner, thank you for being here. I think probably one of your standout games was December 1994 when you got two interceptions against the Arizona Cardinals. Is that right?

Mr. TURNER. I think that was a good game.

Senator TILLIS. Yeah. Well, you'd better be ready to intercept a lot of bad ideas in your new role.

Mr. TURNER. Yes, sir.

Senator TILLIS. One bad idea is just throwing money after something without trying to figure out how to fix the plumbing in HUD.

Thank you for the time that you spent in the office. I'm going to support your confirmation because, in the 30–40 minutes that we spent in my office—much more than I could do in the remaining 4 minutes and 20 seconds—but I say this to—I've said this to anyone who's come before this Committee in your role.

That trailer park that I grew up in in Nashville still stands. Those people are hurting.

Mr. TURNER. Yes, sir.

Senator TILLIS. They don't have affordable housing, and one of the reasons they don't is because Government tries to keep on regulating themselves out of any path to ownership.

Mr. TURNER. Right.

Senator TILLIS. We keep on talking about throwing more money at it and we repeatedly discount the money that we're providing because we're rewarding State and local governments that are high-tax and low-value.

So, can I get your commitment to do right by those people who are struggling to make ends meet, and want to order an affordable home and do the hard work, to do a program/portfolio inventory in HUD? Find the ones that are working; continue them. Stop the ones that aren't and start ones that give more people more opportunities to afford a home, like those people that are living in that trailer park today.

Mr. TURNER. Yes, sir, I commit.

Senator TILLIS. Thank you. Now I want to talk about western North Carolina. It was, I think, without question, it experienced something that's never been experienced in an inland storm. You know, people talk about Asheville. There are almost two dozen Ashevilles in western North Carolina in an area that covers a land mass roughly the size of Massachusetts.

We have CDBG-R disaster recover funds that have been allocated. And quite honestly, Governor Cooper has now transitioned from office, but his administration was abysmal in remitting funds and getting it out the door. I have complained about this for about as long as he was in office for nearly three different major storms that have come into North Carolina, and we're about to hit the same speed bump in western North Carolina and we can't afford to.

Can I get your commitment to come down to North Carolina with me, so that you can see firsthand what we need to do to make sure that we help those people?

Mr. TURNER. Yes, sir, and I'll commit to coming. Thank you.

Senator TILLIS. Thank you. Now, with the time that you've spent, you made a reference—there are some people on this Committee—you made a comment that's very important. We need to flood the zone and get more capital in, if we're going to address the affordable housing problem.

Do you think private investment, even private equity investment, is a bad thing to get capital into market to fix this problem?

Mr. TURNER. You know, Senator, thank you for your question.

I believe the more capital, the better. And there are companies out there that are investing in the market. And obviously, they have to be qualified. They have to have a great track record. We don't want the wrong people investing.

Senator TILLIS. Do you agree that there should be transparency and that we should know what they're doing, and we should make sure that being a part of the portfolio is producing more value for the people who need affordable housing?

Mr. TURNER. Yes, sir, I think transparency and accountability is key.

Senator TILLIS. And in the remaining time, tell me why you believe your life experience best qualifies you for this role?

Mr. TURNER. Because, as I said in my opening statement, Senator, you know, these aren't just things that I've heard about. These are things that my family and I have experienced through the years.

I had an uncle who was found homeless and he was a veteran. When they found him, my family and I were able to come around him, to love him, to take him in, to give him the wraparound services that he needed. Not only was he homeless, but he was beaten and battered and he had a life-debilitating disease, which ultimately took his life. He's with the Lord now. But the latter days of his life were the best days of his life. But he was homeless. But we were able to come around him and provide for him what he needed.

I've had other members of my family that have been on Government assistance, including my wife grew up on Government assistance and did very well, and God graced her to go to college, graduate with a master's, and has been married to me for almost 29 years.

Senator TILLIS. Mr. Turner, I know you said that in your opening statement. We talked about it in the meeting. It bears repeating.

Having a life like you, I'm convinced that we can get good things done. Thank you for being here.

Mr. TURNER. Thank you.

Chairman SCOTT. I will say that, between Senator Warner and Senator Tillis, giving time back was a blessing.

Senator Van Hollen.

Senator VAN HOLLEN. Thank you. Thank you, Mr. Chairman.

And Scott—

Mr. TURNER. Yes, sir.

Senator VAN HOLLEN. Mr. Turner, Mr. Turner, good to see you and it was great to sit down with you yesterday. I appreciate the opportunity.

And let me just say that, to me, it shows excellent judgment that a man from Texas would come to play for what was then the Washington Redskins, now the Washington Commanders.

And I will point out to my colleagues—and I know Senator Cornyn had to leave—but in the last game that we played, the Commanders played against the Cowboys.

Mr. TURNER. Mm-hmm.

Senator VAN HOLLEN. The Commanders won and they're in the playoffs. And all of us in Maryland are hoping for a Ravens—Commanders Super Bowl. All right? That's what we're all rooting for.

[Laughter.]

Senator VAN HOLLEN. OK. So, let me just address some of the issues we discussed yesterday.

And I mentioned in our meeting that Senator Todd Young and I have introduced a bipartisan legislation entitled, "The Family Stability and Opportunity Vouchers Act", which would create housing vouchers targeted on families with young kids and enable them to move to areas of higher opportunity. There's lots of research that shows that that helps break the cycle of poverty and create more generational wealth and income.

The legislation we've introduced is based on a pilot program that we launched in legislation that was signed by President Trump the last time he was in the Oval Office. And the early signs from the pilot program have been so encouraging, we went ahead and introduced a full piece of legislation. So, I'd like to move forward on that, and just ask, if you are confirmed, whether you will work with us to advance that legislation?

Mr. TURNER. Yes, sir, Senator, and it was great to visit with you. And, yes, I do look forward to working with you.

Senator VAN HOLLEN. So, let me address another area that we talked about, which is the cost of housing. I think all of us recognize we have an affordable housing crisis in the United of America. You agree with that, right?

Mr. TURNER. Yes, sir.

Senator VAN HOLLEN. And obviously, some of the inputs to housing are the materials. We talked about how you have a multifamily housing business. And when I asked you what were the primary drivers of increased costs, one of the first things you said was the cost of actually building the home and the materials, right?

Mr. TURNER. Yes, sir.

Senator VAN HOLLEN. Right. So, I want to talk to you about those inputs, because, obviously, lumber is a huge cost for housing. And the previous Trump administration increased the tariffs on lumber. The current Biden administration kept them on and raised them a little further. I think they're now about 15 percent.

Would you agree that it would make housing more unaffordable if we further increased tariffs on lumber?

Mr. TURNER. Well, you know, that's the President's job and I know he's going to do everything he can to bring costs down, the cost of—

Senator VAN HOLLEN. No, I mean, this is math. I'm just asking you—there are lots of factors here—but would you agree that, if you increase the tariffs on lumber, which is a major input to the cost of housing, that increases the cost of housing?

Mr. TURNER. Well, I think there's a lot of increase to the cost of housing. I don't want to get into the tariffs conversation because, obviously, that is not my job; that's the President and your job as Congress.

But what I want to do is combat anything that raises the cost of housing, be it the cost of construction; be it fees; be it regulatory burdens. That's what I'm focused on, Senator, to bring those things down.

Senator VAN HOLLEN. Right. No, look, I appreciate that. You know, if you're confirmed, you're going to be Secretary of Housing and affordable housing will be part of your portfolio, a major part of it. And obviously, you'll be at the Cabinet meetings, if confirmed.

Mr. TURNER. Yes, sir.

Senator VAN HOLLEN. And so, I hope you will pass on to the President, as he considers these things, the impact that will have.

Look, I support targeted tariffs to protect strategic U.S. industries. I mean, that's a very important thing.

Mr. TURNER. Right.

Senator VAN HOLLEN. But a broad-based set of tariffs across all sorts of goods that we're importing, obviously, drives up costs to Americans, just like it drives it up for housing.

And there's another area of housing that includes gypsum. By the way, we produce some gypsum in the United States, but we also import a lot of gypsum, including through the Port of Baltimore.

That's another area, if President Trump is talking about increasing tariffs across the board for Americans by 10 to 20 percent, won't those tariffs on gypsum and other things also raise the cost of housing and make it less affordable?

Mr. TURNER. Senator, I do commit to you to having these conversations, if confirmed by this Committee, with the President, because, obviously, affordable housing, if I'm the Secretary of HUD, will be my responsibility. So, I do commit to having these and more conversations on how we can bring costs down in our country, so that we can build, build, build affordable housing. So, I do commit that to you, sir.

Senator VAN HOLLEN. I appreciate that. And again, just this is a simple mathematical proposition, and if we're serious about affordable housing, we can't have across-the-board tariffs in an unstrategic way.

Chairman SCOTT. Thank you, Senator.

Senator VAN HOLLEN. Thank you, Mr. Chairman.

Chairman SCOTT. Yes, sir.

Mr. TURNER. Thank you.

Chairman SCOTT. Senator Hagerty, you are next, sir.

Senator HAGERTY. Welcome, Mr. Turner.

Mr. TURNER. Thank you.

Senator HAGERTY. Very good to see you here today. Let me get this on here.

Again, welcome. Glad to see you here.

First, I would like to talk with you a bit about what is happening with our Nation's housing, our demand and supply perspective on that. I think it is well documented that we have a serious supply shorting housing—about 4 million homes short, as I understand it.

At the same time, the current Administration is championing these de facto subsidies like tax credits, down payment assistance, and looser lending policies which, obviously, will stimulate demand but at the same time have they pursued various regulatory policies that have had the effect of constraining supply.

And we all know what happens when you constrain supply and you stimulate demand. Prices go up. So we have seen massive inflation not only in the cost of homes but in rent, and I think that has been a big driver of the inflation that we have suffered.

So I really want to understand how you are thinking about affordability of housing and supply of housing in the context of this supply and demand dynamic.

Mr. TURNER. Thank you, Senator Hagerty. It is great to see you again. And, yes, you know, obviously, we do have an affordability crisis. Regulatory reform both from the Federal Government and the State government is much needed.

We want to make it more flexible and easier for developers to build affordable workforce attainable housing across our country, and so if confirmed by this Committee one thing that I want to do which is top priority is look at all the regulatory burdens from the Federal side and also to work with localities and States to see how we can ease those burdens so developers can build and so the supply goes up as the demand goes up because right now we are not meeting that demand.

Senator HAGERTY. Yeah. I want to come to the State and local component in just a minute. But on the Federal side if you think about the Federal interventions that have taken place to I think the intention has been to stimulate affordable housing have they had the desired effect, in your mind?

Mr. TURNER. Well, right now it does not seem as if they have because we have a crisis in our country. We have had record funding from HUD as it pertains to affordable housing but yet we are still not meeting the need of those that need. We have waiting lists when it comes to affordable housing.

So I think we need to take a deep dive and fresh look at the programs in HUD and also working with the local governments to see how we can ease this burden because we have families that are hurting that need affordable housing.

Senator HAGERTY. I think we all share the same concern and I look forward to working with you on that regard particularly at the Federal to go the State and local level for a moment I would like to just share one of my experiences.

Before I went into the previous Trump administration as Ambassador to Japan I served as in effect the Commerce Secretary of Tennessee. I ran the Department of Economic and Community Development.

One of the areas that I was responsible for in that department was administering community development block grants and this is just an example of an opportunity I see at HUD because I went through a major streamlining process.

Tennessee had a budget deficit of about \$1.6 billion so I went through my department and did a streamlining process that eliminated a very large number of positions in the department. That streamlining yielded much more efficient operations and Tennessee began to thrive after we went through that reorganization.

But one aspect of that was the elimination and streamlining of the division that administered the CDBG grants and we were later forced by HUD to reinstate those positions. So rather than look at Tennessee and say, look, this is an opportunity to congratulate greater efficiency in streamlining maybe use that as what we call the best observed practice across other States and bring more efficiency to bear.

Something is wrong at HUD whether it is regulatory or whether it is just, you know, a governance demeanor there that does not aim at these sorts of opportunities. You have had experience certainly in the State legislative level and at the White House I would

love to hear your thoughts on how we might get at greater efficiency there and I know we would all like to work with you here in this Committee to support that.

Mr. TURNER. Yes, sir. Thank you, Senator.

And, you know, efficiency is key. Efficiency, transparency, accountability, and if confirmed you and your colleagues on the Committee I do commit to going into HUD and taking an inventory, taking an assessment of all the processes, all of the programs to see what is duplicative, what is working, what is not working and streamlining those things so that we can be more efficient because our number one job is to serve the American people that are the most vulnerable—low income, moderate income, people in our country as it pertains to housing, homelessness, disaster recovery and those three areas are of utmost important to the mission. So efficiency is the key so that we can better do that. I commit to you to do that.

Senator HAGERTY. Thank you. Thank you, Mr. Turner.

Mr. Chair.

Senator ROUNDS [presiding]. On behalf of the Chairman, Senator Smith.

Senator SMITH. Thank you, Mr. Chair and Ranking Member, and it is great to be back in the Committee and welcome, Mr. Turner, to the Committee.

Yesterday you and I had an opportunity to talk about some of the issues that I want to raise again with you here today in the Committee, particularly what we can do to lower cost—lower housing costs for Americans and I wonder if you could just talk a bit about what you see—what are your top one or two things that you are going to get after when you get into HUD to help lower costs for housing for Americans?

Mr. TURNER. Thank you, Senator Smith. It is good to see you again.

And as we have said before with your colleagues, you know, regulatory reform is a big deal and to bring down the costs by getting our fiscal house in order, bringing interest rates down, bringing inflation down, bringing the cost of materials down is something that will help developers and builders across our country to bring affordability down and build more houses.

And so things will have immediate impact and I look forward if confirmed by the Committee to working toward that.

Senator SMITH. So, Mr. Turner, I appreciate that and, you know, I am looking for some detail and some specifics about how you would get after this and how you want to accomplish this. I think HUD is a big and complicated agency and I am interested in hearing what your—sort of your vision and your plan is.

So let us dive in on something specific that I know many of my colleagues have done a lot of thinking about which is what we need to do to increase housing supply. I think you and I agree that the United States needs to add many more homes across the whole spectrum and we need to increase the supply. That is going to help lower rent. As Elizabeth says, it is basic supply and demand.

So I want to ask you based on your work as a developer can you describe some of the local regulations that you see hindering the development in construction of housing?

Mr. TURNER. Yes, ma'am.

Thank you for that. Permitting fees, inspection fees, zoning difficulties on a local level. Every locality is unique in their needs. But these are some of the things that we see as developers and builders that are hindering developers from building affordable and workforce housing and regulatory reform, Senator, just in multi-family alone, you look at the regulations that it is it is almost 40 percent of the cost to build multifamily and I believe it is 20 or 25 percent of the cost in single family.

And so these and for instance there is a new regulation for HVAC refrigerant from the EPA.

Senator SMITH. So let me ask—I am sorry to interrupt you.

Mr. TURNER. That is OK.

Senator SMITH. So I am short on time here. I heard you referring specifically to local zoning laws and how local zoning laws, for example, require parking minimums and height restrictions and setback rules and lot minimum—you know, lot size requirements can be an issue.

Do you think that the Federal Government has a role in encouraging States and local governments to reduce some of these kinds of unnecessary regulations and barriers that can make it harder to build construction either multifamily or single family housing?

Mr. TURNER. Yeah, and I believe, you know, the localities know their areas better than the Federal Government does. As I said, every locality has unique needs when it comes to density, when it comes to height restrictions.

And so, yes, I do encourage localities to look at their zoning laws to make it easier and more flexible to build. As we know, we have an affordable housing crisis across our country and so localities, obviously, are in the lead of that. We can encourage them to look at those zoning laws.

Senator SMITH. But you—so you could encourage that. There is a way that you—

Mr. TURNER. Yeah, we encourage that but I do not believe that we need to force or mandate it but, yes, encourage them to look at what they have so that we can build more affordable housing.

Senator SMITH. So having some—like, for example, we talked yesterday about the PRO housing program which provides incentives to local governments to make these kinds of reforms to make it easier for companies like the one that you once worked for, for example, to get after some of those zoning restrictions.

This is a matter that is near and dear to my heart because my hometown of Minneapolis has done excellent work here and it has helped to by reforming zoning laws it has helped to boost the supply of housing.

In just the couple of minutes that I have left I know—I want to just get at one other thing. Many of us here care a lot about the tragedy of veterans' homelessness. I know that this is an issue that is of importance to you as well and I want to ask you about a bill that I have worked on, the Housing for All Veterans Act, which would essentially guarantee that if you are eligible for a housing voucher as a veteran that you shouldn't have to be forced to wait in line, that you should be able to move right ahead and have that voucher and be able to get into housing. This is a highly successful

program. We just do not have enough vouchers for all the veterans that need it.

Mr. Turner, would you commit to working with me on this piece of legislation which would do a lot to end veterans' homelessness?

Mr. TURNER. Thank you, Senator Smith.

I commit to working with you to help our veterans, to help all homelessness in our country, and thank you for bringing it up. Thank you for your passion as I saw that when we were meeting and even here in the meeting. So yes, I look forward to working with you on this issue so we can help our Nation's veterans.

Senator SMITH. Thank you. Thank you very much. Thank you, Madam—Ranking Member.

Senator ROUNDS. And on behalf of the Chairman, Senator Britt?

Senator BRITT. Thank you, and congratulations to the Chair and Ranking Member. Certainly look forward to the opportunity to work with you both on our shared goals and be able to advance this for the American people.

Mr. Turner, thank you for your willingness to serve at the highest level. To your family, welcome. I know that you all have got to be so proud. This is a special day not only for all of you but for Americans, Americans who want that hope again of the American Dream and believe that your leadership will help lead them back to that. So thank you.

There is, obviously, been a lot of talk about football this morning so on behalf of my family I need to say go Pats.

[Laughter.]

Senator BRITT. But would like to just say, obviously, your time in NFL having seen what that takes firsthand with my husband in that job it is a grind. You know how to set goals. You know how to push through adversity. You know how to literally grind it out.

You also know as the Chairman said to never give up and that anything is possible. You also know what it means to be a part of a team which is exactly what we need.

We cannot keep doing the same thing or highlighting what is supposed to be a star. It is got to be who is the best to put on the field to achieve the goal and achieve an win and I look forward to seeing you do that at HUD.

So I have enjoyed our conversation in my office learning about your experience in housing, learning more about what you did in the last Administration bringing Opportunity Zones to life. I thank you for your commitment to visit the State of Alabama. We look forward to having you and certainly are proud of your past trips there and the work that you have done alongside so many tremendous Alabamians.

Look, we all know that we are facing a serious problem when it comes to affordable housing in this country. Whether it is inflation, whether it is high construction costs, whether it is interest rates, whether—I mean, you name it. Low inventory. We got a lot of things that we have got to tackle in order to be able to fix this.

And unfortunately, over the last 4 years of the Biden-Harris administration these things have not gotten better. They have gotten worse. And so you are going to inherit a tremendous problem but one that is critically important for people to be able to have their

piece of the American dream and for so many to be able to have hope.

I am thrilled about the Trump administration coming in. You being at the helm getting focus back on solutions and getting real results rather than prioritizing over burdensome regulations or mandates or harmful price controls that ultimately only add fuel to the fire.

Mr. TURNER, I was encouraged to hear you say earlier that two of your top priorities are deregulation and also streamlining HUD programs and streamlining them for efficiency. We want them to work better and faster for the American people. I share these goals.

I mean, when you look—it is been highlighted today but when you look over the last year homelessness jumping 18 percent in the last 12 months, 33 percent since 2020 it is absolutely unacceptable. You look at the fact that a new cost of a home has now risen 30 percent since 2020, the cost of it, and 24 percent of that is directly attributed to regulation.

I know that you agree that that is unacceptable and it is clear that over burdensome regulation is part of this. Look, I want to just talk to you a little bit about your intention here to assess and measure the effectiveness of current HUD programs.

Tell me what approach you are going to take there and how you are going to see what is working for the American people, what is not, and what is your plan in executing that?

Mr. TURNER. Thank you, Senator Britt. It is great to see you, and please tell your husband I said hello.

Senator BRITT. Will do.

Mr. TURNER. So glad to see you all doing well.

So number one, and I have used this word before. You know, inventory is and taking an assessment is key. You have to know what is working and what is not working. My father used to work at a grocery store called Safeway in Dallas and they used to take all the stuff off the shelves late at night or early in the morning.

I said, Dad, what are you all doing. He said, well, we are taking inventory to see what is causing us to gain and what is causing us to lose, and I think that same principle in my own life, my business, foundation, ministry, taking inventory of the programs at HUD is one of the first priorities we will take.

What is working for the American people, what is not. Is it building more affordable housing or is it not? Is it helping the homelessness in our country or is it not? Is it meeting the needs of the Americans that we serve or is it not and I think if we go from there to come back to you, this Committee and Congress, and say hey, this is what we have found. This is what works and this is what is not working, and this is what is efficient and this is what is duplicative.

And so I think those simple principles would do very well, going forward, at HUD.

Senator BRITT. Excellent, and I look forward to working with you on that and your commitment to making sure that we get this right.

Mr. TURNER. Thank you.

Senator ROUNDS. On behalf of the Chairman, Senator Reed?

Senator REED. Thank you, Senator Rounds.

Welcome, Mr. Turner, very much. I want to welcome your family, too.

Mr. TURNER. Thank you, sir.

Senator REED. No one serves alone and you are going to be supported by these wonderful people.

We have a severe supply problem in housing and that is why I am a little bit surprised that in the President-elect's last budget he wanted to zero out the HOME program and the housing trust fund. These are programs whose sole purpose is to construct housing and so what will we get by elimination these programs if our need is to invest more in construction?

Mr. TURNER. Well, thank you, Senator Reed. So good to see you and thank you for your time yesterday.

As I have said before, Senator Reed, to your colleagues it is my goal to look at the housing trust fund and all the programs at HUD and to see how they are helping us to better do the job and carry out the mission at HUD as a whole.

Senator REED. Well, thank you very much.

Let me also talk about another program and that is the family self-sufficiency program, one that I am working closely with Senator Britt to try to expand. I actually talked about this is a very good program. It allows families in subsidized housing to put money aside to eventually move on and we hope to buy their own homes.

Will you help us expand FSS as you are in the position as the HUD secretary?

Mr. TURNER. Thank you, Senator.

And if confirmed by your Committee any program that is helping people on the road to self-sufficiency and climb the economic ladder and become—to thrive economically I am willing to look at work with you and this Committee on and thank you for your passion for that and your diligence in that because my goal, too, is to help people to get off of Government assistance and to be self-sustainable and achieve the American dream.

Senator REED. Thank you.

Let me follow on a point that Senator Tina Smith made, that is, you know, we have problems with veterans' housing and we have to do much more. But remarkably we have made more progress with veterans' housing than any other population.

From 2007 to 2024 veterans' homelessness has dropped 50 percent and that is because it is not just HUD, it is also VA with vouchers. It is also building.

So can you look at the model that is been successful and see how you can incorporate more to affect other populations besides veterans?

Mr. TURNER. Yes, sir. We said earlier, you know, when you bring out this to the table and you have data-driven results-driven programs I am willing to look at all of those to see how we could better serve not only our veterans but the whole entire mission of HUD.

And so I look forward to working with you and your team and Members on that.

Senator REED. And I know you have talked about and we had a good chance to talk about it in the office about streamlining regula-

tions, zoning. That is a responsibility primarily of States and localities but HUD I think can play a critical role and I hope you will follow up aggressively to—in that critical role.

Mr. TURNER. Yes, sir. Thank you.

Senator REED. Thank you very much.

Now, I do not know if you can say anything but are you thinking Go Commanders?

Mr. TURNER. Anything Commanders or Redskins I am for it.

Senator REED. All right. We can agree on that.

Mr. TURNER. Yes, we can.

Senator REED. Thank you very much.

Mr. TURNER. And thank you for that great quote you gave me in the office. It is not about the best ideas or who asked the best questions. I remember that. Thank you.

Senator REED. Thank you.

The other one is be kind and no surprises.

Mr. TURNER. Yes, sir.

Senator REED. Thank you very much.

Senator ROUNDS. On behalf of the Chairman Senator Banks, and welcome to the Committee.

Senator BANKS. Thank you, Mr. Chairman.

And thank you, Mr. Turner, for agreeing to serve your country in a big way. Excited to work with you.

Each year HUD distributes tens of billions of dollars of housing assistance to families in poverty through programs like the housing choice voucher program in Section 8.

Unfortunately these programs punish people for working and for getting married, and I wonder what can you do about that when you are in charge? What can we do to change those rules?

Mr. TURNER. Well, thank you, Senator Banks, and it was good to meet with you as well.

You know, these programs when you do get married when you do get a better job, when your wages do rise, you know, you are disadvantaged and you are penalized for it.

And so, you know, the whole goal here is to get people into self-sustainability and on track to achieve an American dream to thrive and not just surviving, to be not a lifetime on subsidies but to get off subsidies and be able to take care of your family.

And so we will commit to taking a deep dive and looking, you know, into these and how it disadvantages people that are on assistance. So thank you for bringing that to the forefront and I look forward to further discussion on that.

Senator BANKS. The Biden administration's so-called fair housing rule requires States and local governments that receive community development block grants to submit detailed reports to HUD on how they will advance equity—so-called equity—across all of their activities.

Do you think HUD should be holding grant applicants hostage to a DEI agenda?

Mr. TURNER. You know, I do not think we should be holding grant applicants hostage to anything and particularly something that is devastating to not only the individuals but also the families. And so you know, I believe that when we give or grant assistance that obviously there is accountability, there is transparency. But to

hold anyone hostage because of a politicization of an agency or a process I think is wrong across the board.

Senator BANKS. So you agree to look into how we interpret that rule and perhaps apply it differently?

Mr. TURNER. Absolutely.

Senator BANKS. Very good. In 2016, the Obama administration declared that it is “unlawful discrimination for realtors and landlords to discuss a neighborhood’s crime rate with prospective renters and buyers.” And I wonder—I mean, it seems ridiculous to me—I do not know if you agree—to try to hide crime from a renter or a home buyer when they sign a lease or buy a home.

How do you plan to interpret that rule?

Mr. TURNER. Well, I think when—if I am buying a home or if I am renting a home I want to know about the crime rate. I want to know if my wife and my family are going to be safe.

I think full transparency and accountability is key and then you make the decision whether you want to live here or not. But to hide crime, to hide anything from a potential buyer or a potential renter is wrong.

So yes, I look forward to learning more. Thank you for bringing it to my attention. But I do not believe—that is wrong. And so we will look into that because I think you have to be fully transparent to all renters and all buyers.

Senator BANKS. Totally agree. The Federal Government has been relying on religious organizations for years to deliver services through grants but under the current far left rules at HUD a faith-based soup kitchen or a homeless shelter would jeopardize its eligibility for Federal grants if an employee offered to pray before a meal.

Would you remove those types of barriers that are preventing faith-based organizations from helping people?

Mr. TURNER. Thank you, Senator. You know, as a Christian myself and as a believer, you know, I like to pray before my meals. I like to pray for people. I like to pray as a group, pray individually, and I think it is something we need to embrace. You know, people of all faiths in our country.

And so any barriers that keep people from faith—of exercising that, yes we need to take a deep look at that because, you know, this is a country where we have religious freedom. We need to uphold that the best we can.

Senator BANKS. The Biden administration finalized a rule last year that imposes extreme climate standards on any property that HUD finances. These standards will drive up construction costs by as much as \$30,000 and they apply even if HUD only contributes a tiny amount of the funding. I wonder what your point of view is on that and is there anything we can do to fix that.

Mr. TURNER. Thank you, Senator. You know, I do want to look further into that. You know, anything that is burdensome to build affordable housing we need to take a strong look at that and remove be it climate, whatever it is—regulatory reform—because we have a crisis.

And as I sit here before you I am focused on how do we build affordable housing in our country and whatever is keeping us from doing that obviously in appropriate legal manner we need to look

at those across the board because we have people that are on the streets that we need to help them in housing.

Senator BANKS. Thank you. My time has expired.

Chair SCOTT [presiding]. Good use of your time, however.

Senator Kim.

Senator KIM. Yeah. Thank you, Chairman. Thank you, Ranking Member. I am glad to be a part of this.

Mr. TURNER, I appreciated the conversation that you and I had before and I am glad we have a chance to be able to chat again.

After our last conversation I went back to some folks—some constituents in New Jersey, asked them what are the top issues. You know, what are the things that they want to raise and just overwhelmingly not just for this hearing but just writ large is about housing, high cost.

So I guess I just want to ask a little bit more. You know, I look at your testimony here as a country we are not building enough housing. We need more, millions more homes of all kinds. I think everyone agrees with that. But I would like a little bit more specificity from you. In particular, I heard from a young man says—you know, graduated college. He says he does not think he will ever be able to afford a house.

Like, the level of pessimism especially among youth right now is so high. and so I guess I just wanted to have something tangible to bring back to him. You know, like, what would you say to that young man? What plan, what specifics can you bring beyond, you know, these statements that we all agree upon but I would like to just have a sense of something more granular.

Mr. TURNER. Absolutely, and I also have heard that from my own son. He is 24. How we are going to be able to afford a house? Kids that we mentor in Dallas have the same sentiments. So I understand.

First, as I have said before, Senator Kim, and it was great to meet with you—we have to get our fiscal house in this country in order bringing down inflation, bringing down interest rates, because that will then bring down the cost to build affordable housing. And, obviously, working with you, this Committee, and Congress we can look at how we get our fiscal house in order.

Deregulation—we have talked about that a lot here both at the Federal and the local State level will help us to build more affordable housing and those things I think that when we do that and prices do come down and housing is built that those that are in this younger generation will begin to have hope again because right now there is a lot of hopelessness in the younger generation about how they will afford a home.

So it is my goal because it is personal to me.

Senator KIM. Well, I guess—let me just expand a little bit more here. You know, you said we need millions more homes of all kinds—single family, apartments, condos. I guess I want to just ask how do we encourage the building of entry level homes? You know, we see, you know, in New Jersey a lot of development of luxury condos, large homes, but, you know, it is hard sometimes with the market, you know, to try to figure out how they are going to be able to go off of that.

So I am wondering what are your thoughts there. Are there ways in which incentives to be able to build that type of housing has a place in this—in the toolbox.

Mr. TURNER. Yes, sir. And I think the expansion of Opportunity Zones will play a great role in that, because we saw a lot of affordable housing, first-time housing built, multifamily, duplex, single family, manufactured homes built in Opportunity Zones. And so I think the expansion and the continuation of that initiative and program will give us a great advantage to meet that need.

Senator KIM. I mean, I think that is right but I think we also saw sort of, you know, and over emphasis upon commercial building when it came to Opportunity Zones. I think there was some challenge in terms of being able to direct that toward affordable housing. So that is something that, you know, I think we should look at as we go forward.

Another thing that I wanted to raise here, the community development block grant for disaster recovery, this is something where, you know, you and I had a conversation about, you know, different disaster issues that we have struggled with in New Jersey. It is not formally authorized, and as a result it oftentimes gets bogged down and be a very slow process.

So I want to just ask, you know, is that something you have looked at in terms of whether or not you would support permanent authorization of that program?

Mr. TURNER. Thank you, Senator.

Yes, that is something I began to study. You know, every time a disaster happens—and after a disaster happens it is almost like HUD has to reinvent the wheel so statutory authority will be very helpful to get these resources and funds out the door in an efficient manner to serve the people that are in need.

Senator KIM. OK. Well, please, that is something I would like to work with you on. We have seen in the past, especially when it came to response in Puerto Rico after the Hurricane Maria, you know, huge delays and a lot of structural problems here where the intent of Congress was not followed through on and that is something I would like to be able to work with you on.

The last thing I will just say and this will be quick, you know, I really hope that we can be the generation that finally rids our homes of lead in all forms once and for all—lead pipes, lead paint. A lot there that we can do when it comes to these work? Is that something that you can agree upon? Is that something we can try to set out as a joint goal?

Mr. TURNER. Absolutely.

Senator KIM. Thank you. I yield back.

Chairman SCOTT. Excellent.

Senator Kennedy.

Senator KENNEDY. I think it is Senator Moreno.

Chairman SCOTT. Yes, it is. I was really seeing if you were paying attention and you passed my test.

[Laughter.]

Chairman SCOTT. Good job, youngster.

Senator KENNEDY. I am watching you like a hawk.

Senator MORENO. Well, first, thanks to my colleague, Senator Kennedy.

Mr. Scott, thank you for being here. Thank you for your willingness to serve this country. Your background is incredibly impressive. I think we add you to the long line of incredibly qualified nominees for President Trump and I am hoping we get all of you confirmed quickly, efficiently so you can get to work and there is a lot of work to be done.

I will say as a newbie here in Washington, DC, this place actually fascinates me. It is really unbelievable. Five years ago if you made \$60,000-plus thousand in this country you could afford a home. Today it is more than twice that.

And you look at—if you had supply and demand for dummies you would open up to page 1 it said well, if you have 12 million illegals into a country in a period of time that require housing perhaps housing prices will go up and yet there is incredible denial about that fact.

How do you think illegal migration which has been completely insane over the last 4 years has played into housing affordability?

Mr. TURNER. Well, thank you, Senator Moreno, and congratulations to you. It was great to spend time with you.

In the HUD report that came out on December 27th it noted that illegal migration or illegal immigration has caused a lot of the homelessness in our country. When you have 12 to 20 million people coming across illegally to our country it is going to be a great burden on the economy, on housing, on homelessness, on health in our country.

And so as the report said it is a huge burden and that is something that I think that we as a country, as you, Congress, as the White House have to work to eliminate so that we can take care of the American people.

Senator MORENO. Yeah. So basically the Government allowed 12 million people to come into the country illegally over the last 4 years. They have unleashed fiscal stimulus unlike at any point in our history, trillions of dollars of fiscal stimulus that led to higher interest rates.

Then you look at the regulations that led to higher housing costs and yet we convene to figure out how to lower housing costs. It is pretty remarkable process to watch as somebody who is from the outside. Is there anything else that you have seen that you would like to do that are priorities to lower the cost of housing? Because like Senator Kim said, this is the issue I hear over and over again, whether it is that 20-something that wants to not live in their parents' basement or the parent that does not want to have that 20-something living in their basement.

They both agree. But the reality is it is really expensive to own a home in this country. Very differently than when President Trump was back in the White House. Is there anything else that you think we could be doing in that regard?

Mr. TURNER. Well, you know, so far we talk about regulatory reform. We talk about bringing down the cost of materials, the cost of construction, the expansion of Opportunity Zones, and I think engaging the private sector and bringing the private sector in because, you know, the people that do this on a daily basis Government can be a great partner.

Obviously, the Government is not the only solution. So to bring the private sector in to help with these solutions that is something that I want to do if confirmed by this Committee is listen—you know, listen to those that are in the localities. Listen to those that are in the private sector that have done—been successful in building affordable housing and workforce housing. I think that would be a great advantage for us.

Senator MORENO. Well, thank you. I have one request for you. As you know, we need a lot of help in Cleveland. We have affordable housing, quote/unquote, HUD subsidized housing. I was just in a homeland security meeting talking about illegal migration and the need for on the other side they think the solution is to provide better housing to illegals at our border.

There are housing projects in Cleveland that if we put illegals in those projects we would be sanctioned by the United Nations for human rights violations. I would like you to see those first hand. These are conditions that no human let alone an American citizen should ever be allowed to live in and yet it is gone on and, quite frankly, as you know a lot of people make a lot of money as a result of those kinds of conditions. I would love to have you come to Cleveland to see that first hand.

Mr. TURNER. Yes, sir. Thank you.

Senator MORENO. Thank you. I yield the rest of my time to my colleague from Louisiana.

Chairman SCOTT. Thank you. Senator Cortez Masto.

Senator CORTEZ MASTO. Thank you. Actually, can I—I will take a pass.

Chairman SCOTT. Certainly. OK. We will come back to you.

Senator CORTEZ MASTO. I am running between three committee hearings right now. Thank you.

Chairman SCOTT. Senator Gallego.

Senator GALLEGGO. Thank you, Mr. Chair.

And Mr. Turner, it was great meeting you in your office. As you know, Arizona is at the forefront of housing scarcity on all fronts, whether it is apartments, whether it is housing, whether it is new, old, and it is not just the metro. It is even our rural areas.

So, you know, I am always looking out for the comprehensive solution as well, of course, dealing with the rising homelessness which are all kind of attached to this.

So we talked about a couple of areas in my office and I just want to reiterate, you know, for—especially for number one our families right now that cannot afford housing.

Last year I introduced the Housing Vouchers Fairness Act to address the increased demand for affordable housing choice vouchers in our fastest growing cities and for my colleagues here what that basically means is there are some areas of this country that are not using their housing vouchers largely because of bad administrative process or the fact that you guys are losing population.

Places like Arizona, Nevada, Texas, and Florida have a demand for these housing vouchers. And, you know, as I said before it is the HUD—HUD has the right to actually reallocate those vouchers if they are not being used.

So I just want to have a commitment that you are going to look at that because that would actually help a lot of people off the

streets and into housing and especially, again, if they are not being used by anywhere else they should be effectively used somewhere.

Mr. TURNER. Yes, sir, Senator, and it was great to visit with you and hear your care and your passion for your State and constituents.

Yes, I do commit to working with you and looking further into that as we said in our meeting.

Senator GALLEG. Thank you. And, you know, one of the things that we see in Arizona and all over the country is that we have a lot of families in different situations, but we do see mixed status families.

And I agree with a lot of my colleagues here. If you are an illegal immigrant, you shouldn't be receiving any subsidized housing. If you are two illegal immigrants living together, you should not receive any Federal subsidized housing.

But I am concerned about mixed status families and that happens a lot in our world where you have one parent who is an American and who—or who is illegally here or has a child that is an American.

In the past under HUD director—HUD Secretary Carson there is been some rulemaking that would have potentially put those types of families on the streets, and when we already have a housing shortage that we are hearing and the other thing to remember in terms of these mixed status families a lot of times that parent, the secondary parent, may actually at one point become a legal citizen I would like to make sure that you at least understand and do not rush to kick more people out of their homes because you are likely kicking out a couple Americans in the process.

And, again, overall agree with the sentiment we should not be using our Federal dollars or in general tax dollars to house illegal immigrants but when it comes to our potential, you know, making some of our American families homeless we have to be very careful about how we execute that. I want to make sure you understand that and work through that in the process also.

Mr. TURNER. Thank you, Senator.

Senator GALLEG. And then so, you know, when it comes to that, you know, if you understand the mixed status family situation American kid, American parent, undocumented, would you say that that is something that would be a reason to evict these families from Federal housing?

Mr. TURNER. Well, Senator, one thing, if confirmed by this Committee as the Secretary of HUD, you know, we have to take care of American citizens and American families. It is not only the right thing to do, it is not just what we are called to do but it is the law, even right now we are not serving the amount of American people and American families that we have been called to serve.

And so as the HUD secretary if confirmed by you and this Committee my job will be to uphold the laws on the books, and I know oftentimes you have to make hard decisions because we do not like to tear up families but we have an obligation to serve the American people and uphold the laws on the books.

Senator GALLEG. And recognizing these are American people. They are just in a situation where they are married to someone who is undocumented and so this is why I am asking specifically

to make sure that you understand that there is a nuance and all we are going to do is create more Americans actually that are going to be homeless if we rush to just evictions.

Other areas I would definitely like to talk to you about is in regards to the Native American housing block grants. You know, the President and his previous Administration had a lot of—had tried to demand some cuts to that and it provides grants to Tribes and Tribal housing entities to support housing and community development.

And so Arizona has got 22 federally recognized Tribes. It is a massive portion of our population. But they actually have a housing crisis. So whenever there is cuts that are made or proposed cuts that are made it is going to significantly impact these communities because a lot of these communities also do not have access to other private funds in order for them to buildup their housing.

So I really want to know do you support the President's proposals to cut funding for HUD assistant housing for Native Americans, going forward? In the past we cannot really do much going there.

Mr. TURNER. You know, I would have to look into that program and that proposal. Thank you for bringing that to my attention.

As we talked about before, you know, Native American Tribes have the same difficulty in affordable housing because of the Tribal Trust and other factors.

As we talked before also Opportunity Zones are a great vehicle to affordable housing including on our Tribes and so I am committed to seeing how we can continue to build more affordable housing for our Tribes and across the country and I look forward to working with you on that particular issue. And as far as the proposal I have to go and look, take a deeper dive into that.

Senator MORENO. I yield back.

Chairman SCOTT. Thank you.

Senator Kennedy.

Senator KENNEDY. Thank you, Mr. Chairman.

Mr. Turner, you have a very impressive resume and career.

Mr. TURNER. Thank you sir.

Senator KENNEDY. And I have enjoyed your testimony today.

You will find that we in Washington we never make the same mistake twice. We make it three or four times to make sure that we get it right.

[Laughter.]

Senator KENNEDY. Now, I have been here 8 years. I have watched us on a bipartisan basis spend tens and tens and tens and tens and tens and tens of billions of dollars on affordable housing. And the result is that 10 years ago the average age of a first-time homebuyer in America was 28. Today it is 38. We are going backwards here.

A house that cost 4 years ago \$304,000—a lot of money—cost \$423,000 today. Washington thinks it can command the tides of the housing market and we cannot. State and local government have a lot more influence than we do, much more, and I have watched us give State and local government billions and they gladly take the money and nothing changes, because a lot of folks, their home is the biggest investment and they do not want an affordable hous-

ing nearby and some of them do not want any new housing nearby because of the pressure it puts on infrastructure.

If we are serious about increasing housing starts in America, and I doubt this will happen because I do not think we in Washington have the will to do it, but we would turn to every State and say, look, we expect you to increase housing starts every year by 3 percent. Could be two, could be four. Three percent. How you do it is your business. If you do not do it we are going to cut by 1.5 percent all Federal aid that we give to you across the board. If you exceed the 3 percent we will give you an extra 1.5 percent. Canada is in the process of looking at this.

Now you will see many in State and local governments have an epiphany and they will get started looking at their zoning standards, looking at the set asides and the setbacks and have an honest conversation with their people. What do you think?

Mr. TURNER. Thank you, Senator Kennedy. Sir, I appreciate our time together and thank you for your thoughtfulness and your ingenuity and thought.

You know, incentives do a lot. I know playing in the NFL you always wanted to get incentives in your contract.

Senator KENNEDY. So does a stick.

Mr. TURNER. Yes.

Senator KENNEDY. A stick does a lot.

Mr. TURNER. It does. You know, the incentives we had back in the day were a lot less than incentives I see these players getting now.

[Laughter.]

Mr. TURNER. But, anyway, I think that returning that control back and encouraging innovativeness and encouraging that accountability back to the States I think is a great idea, and I want to hear more about that with you.

But I do believe that when we incentivize growth we incentivize building, we incentivize, you know, certain aspects when it comes to affordability, you know, competition always brings out the best. And so I look forward to hearing more and working with you on that.

Senator KENNEDY. This isn't a question. Let me just give you an observation. You undoubtedly know this. One of the headwinds you are going to face now is the cost of insurance. I am not talking just about flood. It is bad enough. I am talking about extended coverage. Under our Chairman's leadership, Senator Rounds and I are working on a bill not just dealing with flood, but dealing with all casualties.

We are going to have to face it. It is coming. We have all seen what is happening in California, but it is not just California. It is Appalachia. It is Florida. It is Louisiana. And we are going to have to address this.

I am not talking about Government subsidies. I am talking about setting up some sort of a national program that invites as many people as possible to join so you can spread the risk. Strict underwriting, so that the premiums are not subsidized. And I hate to see the Federal Government get in the insurance business, but my God, it looks like we are going to have to. And I am way over but I used that extra time that Bernie gave me.

[Laughter.]

Chairman SCOTT. Thank you, Senator. And 17 additional seconds. You are right at your time. Cortez Masto.

Senator CORTEZ MASTO. Thank you. Thank you, Mr. Chairman.

Mr. Turner, it is good to see you again. Thanks for meeting with me.

Mr. TURNER. Great to see you, ma'am.

Senator CORTEZ MASTO. And welcome to your family.

Mr. TURNER. Thank you.

Senator CORTEZ MASTO. Let me—I know some of this conversation you already had with my colleagues but I am going to rehash some of it because particularly around housing and affordable housing it is a number one issue in my State as it is happening an issue for across the country but in Nevada this is something that we have been dealing with.

We are a little bit unique in the sense that over 80 percent of our land is owned by the Federal Government so we need support and work with the Federal Government to identify land where housing can be built, right, and that is where not only the department of interior but that is where HUD comes in, BLM and HUD working together.

So I will be looking at you to work with us there on those issues, but let me ask you this. I appreciate my colleague Senator Kennedy's comments about Federal funding, and if he wants to transfer Federal funding to places where there has been effective use of it he can send it to Nevada. There is more that needs to be done but the Federal financing is a key part of financing housing and affordable housing in Nevada.

Let me just give you an example. We have the Patriot Place Apartments in Las Vegas. It is home to 50 formerly homeless veterans, and these homes were built thanks to HUD's home investment partnerships program and vouchers among other programs.

We have similar housing that is being built for our veterans, for our seniors, along with our working class, the men and women who are working in part of our key industries in Nevada.

And so unfortunately for us we have done all this great work. We need to continue it. But in the last Trump administration Trump wanted to delay, cut, and eliminate HUD programs that build affordable housing.

So my question to you is would you support that position even though we know the benefits it can provide for people in need?

Mr. TURNER. Thank you, Senator Cortez Masto. It was great to meet with you and visit with you about your beloved State of Nevada.

As we said before with your other colleagues here, you know, my goal as I said before is to look at all the programs within HUD and see what is successful and what is not successful and also I will commit to you to having those conversations if I am allowed in due time with the President and his team and also you and Congress to say hey, these programs are really working and they are bringing results as it pertains to building affordable housing. I think as a leader that is my job to have those conversations and to take inventory and see, hey, these programs are successful, they are meeting the needs of the mission of HUD.

And so I can—I will work with you if you will and look further into that program and see how we can help our veterans and the homelessness need and the housing affordability need in your State.

Senator CORTEZ MASTO. Thank you.

And do you have a position on just housing vouchers in general?

Mr. TURNER. You know, I have been learning a lot about housing vouchers and one thing I do know is that we need to make it less cumbersome and more efficient in the process and make it easier for land owners and landlords to work with us instead of putting a lot of bureaucracy and red tape and burden on them and I am continuing to look at that to see how we can ease it and streamline that program at HUD.

Senator CORTEZ MASTO. I appreciate that.

Just and you wouldn't know this but under the previous Trump administration they wanted to try to cut the number of vouchers and so that does not benefit us.

So I am hopeful as you are looking at things and you are looking at efficient use of these dollars and vouchers this is part of it and you are going to be talking to the Administration about it as well.

Let me ask you this. This came up as well I think in our conversation about disaster relief. Starting in 2018 President Trump's Department of Housing and Urban Development withheld for 2 years congressionally approved disaster recovery and mitigation funds for Puerto Rico and now he is suggesting doing the same thing for California.

In 2021 the inspector general found that HUD intentionally delayed sending Puerto Rico funds from the CDBG disaster recovery and mitigation program's fund.

And so my question to you is if you are confirmed will you promise not to stop or delay the disbursement of congressionally approved disaster recovery funds?

Mr. TURNER. Thank you, Senator.

And we all know the devastation that is going on in California right now and how it is devastating to families and communities. Also, Senator Tillis was talking about in North Carolina how CDBG-DR funds have not gotten out of the door.

And so what I do commit to is when we look at this fund if confirmed by the Committee how do we get the resources out of the door to the families and communities that are in need so that they can rebuild because that is very important. That will be a top priority for me when it comes to disaster recovery funds that have been appropriated by Congress.

Senator CORTEZ MASTO. Thank you. Thank you, Mr. Chairman.

Chairman SCOTT. Yes, you are welcome.

Senator Lummis, are you prepared now or let me come back to you?

Senator LUMMIS. I am, Mr. Chairman. Thank you.

Chairman SCOTT. Yes, ma'am. Thank you.

Senator LUMMIS. Congratulations to you and to the Ranking Member. Look forward to working with you these next couple of years.

Thank you, Mr. Turner, for your willingness to serve this Nation as HUD secretary. I want to welcome—warmly welcome your fam-

ily and appreciate the sacrifice you all make to serve our Nation in this way.

And I want to thank you for meeting with me in my office recently. My first question is about Indian Country. I know for a lot of States' Tribal issues are really hard to attack because they are culturally challenging for those of us who are non-Indians.

I am of the opinion that native CDFIs are important to fixing the housing crisis in Indian Country. They are a way for Tribes to attract capital that leave Tribal members in control and in Indian Country it is very important that Tribal members be in control.

So last Congress we had a hearing in the Housing Subcommittee that I was involved with Senator Smith on about CDFIs and we heard from our witnesses that it is important that these institutions have flexibility in the products they can offer developers and home buyers, things like balloon loans and interest only loans when offered to borrowers that understand the risks and can make monthly payments more affordable.

CDFIs need permission from the CDFI fund at Treasury to offer these products and keep their CDFI status. So will you work with Treasury, and I am happy to go hand in hand with you to Treasury, to ensure the flexibility Tribes and native CDFIs can offer so we can have solutions to the housing crisis in Indian Country?

Mr. TURNER. Yes, ma'am. Thank you, Senator. It was great to visit with you.

But yes, I will commit to working with you and I believe also Senator Warner was talking about CDFIs in his State. I do look forward to working with you and Treasury to make sure we are meeting the needs of the Tribal Nations.

Senator LUMMIS. Thank you.

I want to call your attention to a bill that I am sponsoring with Senator Fetterman. He used to be on this Committee and is no longer. Today we are reintroducing the Whole Home Repair Act and it will create a program that supports low income homeowners and small landlords trying to cut through red tape and apply for grants to repair dilapidated and unsafe housing.

So the focus of a lot of the hearings that Senator Smith, when she chaired the Housing Subcommittee, and I worked on were rural housing needs and I assume you have seen that in your home State as well.

Mr. TURNER. You know, we do have a big need in rural areas around the country and I am from Texas so we do have a lot of rural areas. You know, oftentimes when people are thinking about home affordability and they think about poverty stricken areas it is urban. But our rural neighbors and rural friends have the same if not more need when it comes to home affordability.

And so I do look forward, if confirmed by the Committee, to look at more on how we can serve our families and communities in the rural areas around the country.

Senator LUMMIS. Will you help Senator Fetterman and I by providing technical assistance in this matter as it moves forward?

Mr. TURNER. Yes, ma'am. I look forward to working with you both.

Senator LUMMIS. Thank you, Mr. Turner.

There is a program called Housing First and it is been the law of the land for two decades now and, yet, homelessness is a bigger problem than ever.

So, clearly, Housing First does not work for everyone. Do you have some ideas that you can bring to us about how to tackle the homelessness question?

Mr. TURNER. Yes, ma'am. And, you know, homelessness is something that is near and dear to me. Obviously, I gave the testimony about one of my family members who was found homeless and we were able to get him help, obviously.

But housing is one part of it but I like to look at the person as holistic as I can. You know, you talk about housing, health care, fitness, education. And so I think the wraparound services are vital and key when it comes to eradicating and attacking homeless.

And also involved in the local organizations that are doing this on a day to day basis like what I was involved in back at home who every day are meeting the needs of our homeless neighbors not only from a housing standpoint but from a mental health standpoint, from and education and health care standpoint.

And so I look forwards to doing this if confirmed by the Committee.

Senator LUMMIS. Boots on the ground, Mr. Chairman.

Thank you so much. My home State of Wyoming does not have any professional football teams but we do have our University of Wyoming quarterback Josh Allen quarterbacking the Buffalo Bills so, obviously, I am a Bills fan and looking forward to his progress this month.

Thank you, Mr. Turner.

Mr. TURNER. Thank you, Senator.

Chairman SCOTT. Thank you.

Senator Blunt Rochester.

Senator BLUNT ROCHESTER. Thank you, Mr. Chairman, and thank you to you and the Ranking Member for the warm welcome. I am looking forward to working with the Members on this Committee.

Mr. Turner, I appreciate the opportunity to meet with you earlier this week and look forward to getting more clarity on some of your positions and plans.

I want to start with housing supply, an issue that you have heard over and over again in this Committee, because we hear it over and over again in our States, whether it is rural areas like in Delaware, or in Delaware we have coastal areas. Whether it is our nurses or our teachers or unhoused, you know, neighbors who are trying to find housing. Or just young people, as Senator Kim mentioned, who are trying to get their first home.

This is a crisis that is touching all of us. And you have publicly indicated that you recognize the growing need for high quality affordable housing in our country.

The good news is, as you have heard, there is a lot of comment around here in terms of understanding that we have the challenge, bipartisan consensus, that reducing barriers at the local level will increase the supply of affordable housing, namely addressing zoning, land use issues, and cutting red tape.

And this is something that I have worked on in the House from my bipartisan Housing Supply and Affordability Act, to my Housing Supply and Innovation Frameworks Act. And these policies have been endorsed by groups like across the spectrum, from Up for Growth to the National Low Income Housing Coalition.

And in our meeting, you agreed that the Federal Government should share best practices in reducing barriers with localities. For the record, do you support legislation that would develop frameworks and best practices on zoning and land use policies to be used by local municipalities.

Mr. TURNER. Thank you, Senator. It was great to meet with you, and thank you for your thoughtfulness and your service to our country.

I am always, as a former legislator, I am always open to looking at the best possible legislation to meet the needs that we have, not only in our States, but in our country. And so as that legislation comes out, I definitely commit to looking and exploring that with you and your team to see if it will best benefit the mission of HUD.

Senator BLUNT ROCHESTER. Thank you. You also have told us that you believe that a happy, healthy, and productive citizenry all starts with housing, and I completely agree. You have said—but there are a number of critical programs that will make our citizens safe, health, and affordable, get affordable housing.

But the Trump administration in the first Administration made massive cuts to many of these. To start, will you commit to maintaining funding for the Housing Choice Voucher Program, which ensures millions of families have safe, healthy, and affordable housing?

Mr. TURNER. Thank you, Senator. So what I do, and I have said before to you and your colleagues, I do commit to looking at all the programs that we have at HUD, and to make—

Senator BLUNT ROCHESTER. That is a yes.

Mr. TURNER. I look forward to—

Senator BLUNT ROCHESTER. To looking at it.

Mr. TURNER. To looking into them, yes, ma'am.

Senator BLUNT ROCHESTER. OK.

Mr. TURNER. And maximizing the budget we have to make those programs better.

Senator BLUNT ROCHESTER. One of the other areas that we talked about, I think I shared with you in our meeting that I served as the Secretary of Labor in the State of Delaware. I tell people if I had another middle name, it would be Lisa Blunt Jobs Rochester.

So I am very much focused on jobs and the economy, but I ask you specifically your position on work requirements tied to people having housing opportunities in programs like Section 8. Could you share your position there?

Mr. TURNER. Yes, ma'am. You know, I heard a great quote, and it says that, you know, our social safety net programs—

Senator BLUNT ROCHESTER. In the interest of time, can I just ask, do you support work requirements for a housing program?

Mr. TURNER. Yes, ma'am, I was getting to that.

Senator BLUNT ROCHESTER. I only have a little bit of time.

Mr. TURNER. And so I think that, you know, it is good for people to work. And I think a great precedent was set—

Senator BLUNT ROCHESTER. I do too. But do you support work requirements tied to housing opportunities for public—

Mr. TURNER. Yes, ma'am, I think it is good. I think we should encourage people to work as they are on assistance.

Senator BLUNT ROCHESTER. Your answer is yes. I just needed to get a answer.

And then, last, I do agree with Senator Kennedy as well about the challenge of extreme weather, what we are seeing. And that it is making harder for people to even secure a mortgage for in most vulnerable areas. What role do you think HUD should play in addressing the insurance crisis?

Mr. TURNER. You know, when Senator Kennedy brought that up, you know, it came to my attention that this is getting ready to be a huge issue. And I look forward to working with you and your team and other experts in the interest, like our Chairman, to see what we can do when these insurance crisis come up to learn as much as I can.

Senator BLUNT ROCHESTER. I look forward to working with you on that, and also further discussion on the work requirements piece, because the one thing we don't want to see money shifted to—that kicks people off, and then it is used for other things. We want to make sure that those who are most vulnerable—because it just exacerbates the problem, and we don't want to exacerbate the problem.

And I will end with go Eagles.

Mr. TURNER. Boo. You had to get that in. I thought her time was up.

[Laughter.]

Chairman SCOTT. I thought so too, to be honest with you. I will concede that this at least is an NFC conversation we are having here. That is wonderful.

Senator McCormick.

Senator MCCORMICK. Thank you, Mr. Chairman.

Mr. Turner, good to see you.

Mr. TURNER. Yes, sir.

Senator MCCORMICK. It was a pleasure to meet with you in my office. I am excited to welcome you to Pennsylvania to see firsthand the housing affordability problems we have there, and maybe you can come to Philadelphia and Pittsburgh on your way to Cleveland to see Senator Moreno.

Especially in Philadelphia and Pittsburgh, we have been hit hard. And these metro areas rank near the bottom nationally in new housing unit construction. And as such, you can—not surprisingly the rent is up significantly, home prices are up, and interest rates have more than doubled. So we have got a real problem here in our two biggest metropolitan areas.

You and I talked about this when we sat down about how to make housing more affordable, and we both agreed, I think, that regulations at the Federal, State, and local level have significantly increased the time it takes for builders to get the approvals they need to get new projects built.

And so if confirmed, how do you imagine that you will be able to help fix, change, evolve the regulatory agenda to break down some of these Federal barriers in particular, and to make it easier to build houses and get more supply in those areas?

Mr. TURNER. Thank you, Senator McCormick, and it was great to meet with you.

Again, you know, I think that bringing in the localities, bringing in the private sector, listening, you know, to what the burdens are, listening to, you know, what the barriers are, and being a good partner and seeing how we can decrease regulation. Because on my mind and my heart in here today, we have a crisis in our country.

And so whatever we must do together from a Federal standpoint, from a State standpoint, from a local standpoint to reduce those barriers I am willing to listen to and bring the best ideas to the table to build affordable housing for our country.

Senator MCCORMICK. Well, the crisis is across all of our populations, particularly problematic with our veterans.

Mr. TURNER. Yes.

Senator MCCORMICK. As you and I discussed. As a veteran with a commonwealth, a State that has the fourth largest veterans' population, it is just shameful that we have so many veterans that have both honorably served our country and they are homeless. So HUD's supportive housing program, in partnership with the VA is a great initiative.

But in essence, not enough veterans are getting the housing benefits they need, or that they are even eligible for. So the question for you is how can HUD improve its collaboration with the VA—and I just met with the nominee for the VA Secretary yesterday—to ensure that the 720,000 veterans we have in Pennsylvania have access to this program?

Mr. TURNER. That is a great question. And I, too, had a great conversation with the nominee coming into the VA. And we have committed to each other to working together to meet the need of our Nation's veterans, from HUD and from the VA.

So if confirmed by the Committee, and also if he is confirmed by the Committee, we have committed to that being a top priority that the two agencies work together to meet the needs of our veterans. I said before, I have veterans in my family, and so this is something that is very important to me as well that we take care of our patriots.

Senator MCCORMICK. You know, I understand before I arrived that you had answered several questions on Opportunity Zones. But it was such a signature part of the first Trump administration and because they were so effective, what lessons did you learn?

What are the kinds of things you are going to be focused on in the Opportunity Zones, and in particularly new learnings, new things from the experience you had in the first Trump administration?

Mr. TURNER. Great, thank you for that question. I think that we can capitalize and improve on the successes we had. But also this time getting the rules out quicker so that we know exactly, you know, what we are working with to give us an opportunity to build more affordable housing.

I think it will be a great vehicle for us to meet the need of the affordable housing crisis that we have in our country.

Also to increase the operating businesses. We saw last time in Opportunity Zones, when we created more operating businesses, more jobs were created, families were blessed, salaries went up. And so to create more and more of those, and also workforce training inside of Opportunity Zones I think will be a key, key, vital part of Opportunity Zones going forward.

Senator McCORMICK. Thank you.

Mr. TURNER. Yes, sir.

Chairman SCOTT. Thanks, Senator. And next will be Senator Alsobrooks.

Senator ALSO BROOKS. First I would like to say thank you to Chair Scott and Ranking Member Warren for your leadership on this Committee, for today's hearing, and for the privilege to serve on this Committee.

The Banking Committee has jurisdiction over many important issues for Marylanders, including housing, transit, and access to capital. I look forward to working with both of you and all of our colleagues on this Committee to address the economic challenges facing our Nation.

To Mr. Turner, congratulations to you and to your family on your nomination. And thank you for your willingness to serve as our Secretary of Housing and Urban Development. I know the moment is short, I have been warned already, and so I would just request if possible a simple yes or no some of the following questions.

First of all, your role will be important as we seek to bring down prices and expand economic opportunity for every American. And I want to highlight two very important programs. We recognize an economic opportunity is directly tied to housing affordability for people of all income levels.

First, two programs you have heard about already, the HUD programs in particular, community development block grant, as well as the HOME Investment Partnerships Program. In 2024, Maryland received \$52 million through CDBG funding, as well as \$18 million through the HOME Investment Partnership Program in 2024.

The HOME Investment Partnership Program in particular is the Department's flagship program and the only Federal block grant that is dedicated exclusively to the production of affordable housing for low income households.

As you know, the housing shortage has been one of the most persistent contributions to inflation, and like the rest of the country, Maryland faces an affordability crisis and is short nearly 100,000 housing units.

The previous Trump administration has repeatedly proposed cuts to HUD's budget. Will you oppose funding cuts to CDBG and HOME programs?

Mr. TURNER. Thank you, Senator. And I am sorry that we didn't get the opportunity to meet, albeit, you know, it was a scheduling conflict, but I am happy to meet you today.

What I will commit to is looking at these programs and to maximize the budget. As you know, Congress holds the purse strings to the budget. My job, if confirmed as Secretary, is to maximize that

budget to meet the needs of our country, to serve those we have been called to serve. And so I do commit to that.

Senator ALSO BROOKS. Thank you. Well, you will have an opportunity, if you are confirmed as Secretary, to oppose cuts to these important programs, and so my question is would you oppose cuts to these two important programs?

Mr. TURNER. What I will do is I will work with the President, I will work with Congress, and I will work with this team to make sure that the budget that we do have meets the needs of those that we are commissioned to serve.

Senator ALSO BROOKS. The affordable housing crisis affects Americans of all demographics in red States and blue States, and so will you commit to working with and consulting Congress on a bipartisan basis?

Mr. TURNER. Yes, I believe working with Congress is very important, and to be transparent with Congress is very important. So yes, I do commit to working with you all if confirmed by the Committee.

Senator ALSO BROOKS. Thank you. Now, former Trump administration HUD Secretary Ben Carson, who you have called a mentor, has called for placing political appointees, rather than career, experienced officials, in many apolitical senior HUD leadership roles. Do you agree with this approach?

Mr. TURNER. What I do agree with, as being a leader, you have to look at your team holistically. And if confirmed by this Committee, I do plan on looking at the team at HUD to see who and what we have and making sure that we have the best team in place to carry out the mission of HUD.

I have been on a lot of teams in my life, and you know, I have also been cut from teams, so I understand what that means. But at the end of the day—

Senator ALSO BROOKS. If I can, and I am sorry, because the hour is short, you don't want me, in other words, on your football team if I don't have experience on the basis of my political affiliation. So the question is just would you prioritize political affiliation over experience?

Mr. TURNER. What I will do is get the best qualified people for the job.

Senator ALSO BROOKS. OK. And, finally, on a Federal workforce question, Maryland is home to more than 135,000 Federal workers who work hard every day, and the official Department of Government Efficiency led by Elon Musk and Vivek Ramaswamy has proposed laying off 75 percent of Government workers. Do you support firing 75 percent of HUD employees?

Mr. TURNER. What I do support is encouraging people to do the job that they have been called to do. But also, I don't want to encourage people to do something I am not willing to do. I will take the lead in that. And again, having the best people at the right time to do the job is my goal.

Senator ALSO BROOKS. Thank you.

Chairman SCOTT. Thank you, ma'am.

Mr. TURNER. Yes, ma'am.

Chairman SCOTT. Senator Ricketts.

Senator RICKETTS. Thank you very much, Mr. Chairman, and congratulations on the new role, and Ranking Member Warren, thank you very much.

I look forward to working with both of you on this important Committee to address the issues with regard to our economic national security, the wellbeing of our economy and the financial security of Americans, and looking forward to how we can work to cut the Federal red tape around our Federal housing programs and make them effective and efficient.

And Mr. Turner, thank you very much for your past service to our country and interest in—and your interest in continuing to serve our country here, and thank you to your family for being willing to sacrifice along with you as you do this.

Mr. TURNER. Yes, sir.

Senator RICKETTS. As you are aware, we have talked about it a lot, affordable housing is just a critical national issue right now. And each State's particular housing needs are going to be different, right. It is going to be different between Nebraska and New York.

And in my home State of Nebraska, a lot of our shortage has to do with available housing, not just affordable housing. So it is across the economic spectrum. And it is both urban and rural. And you have mentioned the rural part, and I appreciate that.

You know, Nebraskans have been hard at work to make sure that, you know, all Americans can achieve the American dream of owning that household. When I was Governor, one of the things we did is we passed a bill, our Rural Workforce Housing Fund, which we set aside \$7 million that then communities, nonprofits, developers could apply for grants to be able to use that.

One of the most effective ways we saw this is that they would turn it into low interest loans to be able to help the developers and the cities work together to be able to create either single family homes or multifamily dwellings. And then once that was accomplished, would pay the money back and then it could be used for another project.

And in fact that was so successful, 3 years later we added another \$10 million to that program. And then we also then re-upped that, a similar type of program with our Middle Income Workforce Housing Fund that was more focused on urban areas.

And then we also, I also gave priority to Opportunity Zones. You have talked a lot about that. We put State funds and dedicated from our State affordable housing trust fund to be able to help expand Opportunity Zones. I think that is a great opportunity that you mentioned.

And then I also signed into law expanded low income housing tax credits to be able to incentivize private developers to build affordable housing. So all these are things that, you know, we did in Nebraska to be able to try and address some of these issues.

And I point those out because, again, every State is going to be different. What I would like to have you address is how do you plan on working with States and local governments to leverage what the Federal programs are and Federal resources?

But how can you work with States like Nebraska, and how might that be different from other States to be able to develop, you know, affordable housing? And how can you make sure that that States

retain as much autonomy as possible to be able to address these needs while working with them?

Mr. TURNER. Thank you, Senator Ricketts. It was great visiting with you.

I think that is simple. As the Chairman mentioned before, you know, going to the people, going to the States and listening to see, you know, what has been successful in Nebraska, and taking note to say to if this has been successful, then being supportive of that and getting the Government out of the way. Getting the Federal Government out of the way and allow you and your State and other States around the country to do those things that have brought them great success as it pertains to affordable housing.

Senator RICKETTS. I obviously wasn't here for a lot of the previous testimony, so I apologize if I am repeating a question here, but you know, you led President Trump's White House Opportunity Revitalization Council. You worked to promote the Opportunity Zones. You have mentioned them a couple times here.

Is this a policy you want to carry forward with you as HUD Secretary if you are confirmed? And are there changes to the program you would make based on upon your previous experience?

Mr. TURNER. It absolutely is a policy we want to carry forward because the impact of it was tremendous. And obviously you know, in every policy, every piece of legislation, every program that has been successful, there is always things you can tweak.

And we talked about watching film earlier. You know, we have the first round of Opportunity Zones, so we got a lot of film on it and the improvements that we could make.

You know, take the successes of it and do them better. Hopefully we can get the rules out quicker, you know, we can increase operating businesses. But also, use it as a platform to build more affordable housing and create jobs in our country.

Senator RICKETTS. So how do you propose to incentivize States like Nebraska to be able to work with you on your priorities and get them willing to put in State funds in tandem with the Federal policies?

Mr. TURNER. I think, you know, when you ask people to work with you, you have to show some success. You have to show that you are transparent, that you are willing to do what it takes to be efficient. And I think when people see your successes and what you are putting forward, they are more apt to work with you.

And so to go to States like Nebraska and lay out a plan of what we want to do from a HUD standpoint and work with you and other States I think will create a great partnership going forward to meet the mission of HUD.

Senator RICKETTS. OK. Well, one of the things we talked about was Americans experiencing homelessness and helping them find a safe and stable home. So obviously the heart of HUD's mission is to be able to do that. And it has been a bipartisan priority.

HUD's 2024 Point-in-Time count identified 771,480 people experiencing homelessness, an 18 percent increase from the previous year and the highest number ever recorded. I know I am just running out of time here, but just, can you give me just a high level how will you use your office and your platform here to be able to reduce homelessness?

Mr. TURNER. Yes, sir, thank you, and I am very familiar with that report. To take inventory of the homelessness in our country and the programs that we provide at HUD, what is working and what is not. And also to engage, you know, the localities and organizations, including faith-based and others that are successful around the country and partner with them.

Senator RICKETTS. OK, thank you.

Thank you, Mr. Chairman.

Chairman SCOTT. Thank you, Senator.

Senator Warnock.

Senator WARNOCK. Thank you, Chairman Scott, and congratulations.

Chairman SCOTT. Appreciate it.

Senator WARNOCK. And I congratulate not only you but Ranking Member Warren on your selections to lead this important Committee. I look forward to working with you on the important housing needs of Georgians.

Mr. Turner, welcome back.

Mr. TURNER. Thank you, sir.

Senator WARNOCK. And welcome not only to you but also to your family. I enjoyed our conversation earlier this week.

I often tell people that I am a product of good public policy. I think about that often. I have worked hard, but I wouldn't be sitting where I am, where I am sitting, without some help, some ladders. Good public policy. I grew up in public housing, and I understand the security and dignity that housing provides children and families.

Mr. Turner, do you believe home ownership provides dignity, security, and access to generational wealth?

Mr. TURNER. I do.

Senator WARNOCK. Thank you so much, I agree. And unfortunately, during the first Trump administration, President-elect Trump repeatedly proposed to slash HUD's budget, including cuts and the full elimination of key HUD programs that help people afford rent and realize the dream of home ownership, which you and I agree is so important.

If enacted, these cuts would have raised housing costs for millions of American families. Last time, Congress stepped in year after year to save many of these programs. This time I am not so sure that we will be able to do it.

Mr. Turner, if confirmed, will you commit to being a voice, a voice in the Administration against severe cuts to HUD's budget at a challenging time, including programs that help people afford rent and home ownership?

Mr. TURNER. Thank you, Senator. What I do commit to, you know, you and your colleagues in Congress, you hold the purse strings. Obviously the President presents his budget appropriations. You know, they present the budget and you all vote on it and the President signs it into law.

My job and my goal if confirmed by the Committee, obviously, is to maximize that budget to meet the needs of the American people and to carry forth the programs at HUD.

Senator WARNOCK. But will—

Mr. TURNER. So I do commit that to you.

Senator WARNOCK. Will you be a voice to hold the line to protect programs that provide the dignity of home ownership and make rent affordable for working-class people, for poor people?

Mr. TURNER. I do commit to having those conversations with the President and with Congress as it pertains to being Ambassador and a voice for HUD and to maximize the budget that we are given to make sure those programs are efficient and meeting the needs of the American people. I do commit that to you.

Senator WARNOCK. All right. I know you can be a voice. You are a preacher, they didn't mention that. Everybody is talking about the football player.

Mr. TURNER. Yeah, and we only have 2 minutes, you got to your second point.

Senator WARNOCK. And you are a preacher and elected official, both of us, so, loquacious of speech.

Mr. TURNER. Yes.

Senator WARNOCK. But this is a serious issue.

Mr. TURNER. Yes, sir.

Senator WARNOCK. Because the racial home ownership gap has been widening over the last few years. Yesterday we celebrated Dr. King's actual birthday, Monday is the holiday. And folks often talk about those two key civil rights bills, the accommodations law in '64, civil rights laws, Voting Rights law in '65. We don't talk enough about Fair Housing.

That is a victory of Dr. King's. That law was signed into—it was signed into law just a few days after his assassination. But that is a result of his work.

The first Trump administration sought to weaken and even rescind landmark fair housing laws, laws pushed through by Dr. King. If confirmed, you would be responsible for enforcing these fair housing laws.

If confirmed, will you commit to vigorous enforcement of the Nation's fair housing laws, yes or no?

Mr. TURNER. Yes.

Senator WARNOCK. And would you be a strong voice in the Administration in favor of protecting existing fair housing laws from efforts to weaken them or roll them back?

Mr. TURNER. I do commit to upholding the fair housing laws, yes, sir.

Senator WARNOCK. So one of the overlooked drivers of racial wealth inequity within our housing system is the very well-documented pattern of lenders and the appraisal market persistently assessing the value of Black and Brown homes lower than White homeowners. You and I discussed this a little bit the other day in my office.

And my staff sent you some background information and data on appraisal bias. This is real money, hurting real people. In part at my urging, the Biden administration took steps to crack down on appraisal bias, with HUD leading an interagency effort.

If confirmed, will you commit to continue to use HUD's tools and authorities to crack down on appraisal bias, including by continuing to provide consumers with data to push back on suspected bias?

Mr. TURNER. Thank you, Senator, thank you for the information that you sent. I have begun to read and I look forward to exploring that more with you. And as I said before, I do commit to upholding the law as it is on the book against all illegal discrimination.

Senator WARNOCK. Including appraisal bias?

Mr. TURNER. We will continue to look into that, and I look forward to working with you on that and become more well-studied. Thank you.

Senator WARNOCK. Thank you very much, and I hope you will continue HUD's important work on this matter, even as we go into this weekend of celebrating Dr. King's birthday.

Mr. TURNER. Thank you, sir.

Chairman SCOTT. Thank you, Senator Warnock. That concludes the question-and-answer portion of today's hearing. Prior to adjourning, I have some final housekeeping announcements.

Before I do that, though, thank you for being with us today, Mr. Turner.

Mr. TURNER. Yes, sir.

Chairman SCOTT. For Senators, we allow on questions for the record, you must submit them by noon tomorrow, January 17. Let me repeat that, that is 12 p.m. tomorrow.

And for our witnesses—for our witness, please respond by Sunday, January 19th at 5 p.m. to the written questions you receive in order to facilitate this Committee promptly processing this nomination. Your ability to adhere to that is really important.

Mr. TURNER. Yes, sir, thank you.

Chairman SCOTT. With that, this hearing is adjourned.

[Whereupon, at 12:27 p.m., the hearing was adjourned.]

[Prepared statements, biographical sketch of nominee, and responses to written questions supplied for the record follow:]

PREPARED STATEMENT OF CHAIRMAN TIM SCOTT

First, I'd like to take the time to say I'm very grateful to my Republican colleagues for allowing me to serve as the Chairman for this 119th Congress.

I'd like to welcome our new Members to the United States Committee on Banking, Housing and Urban Affairs. Let me suggest that this is not simply the Banking Committee. Without any question, urban affairs and housing are critical to meeting the needs and the objectives of the American people. Our new Members include Senator Pete Ricketts, Senator Jim Banks, Senator Bernie Moreno, Senator Dave McCormick, Senator Andy Kim, Senator Gallego, Senator Lisa Blunt Rochester, and Senator Angela Alsobrooks.

I look forward to working with our Ranking Member, Elizabeth Warren, on addressing some of the issues that our Nation will face. Without any question, my hope is that in many ways, we'll have an opportunity to have a bipartisan conversation, looking for bipartisan solutions to many of the issues. That will probably not likely be the case all the time, but it can't be the case some of the time.

And when it is, we should look for ways to achieve that objective for the American people.

The American people seen their economic fortunes turned to dust. The devastation of the Biden administration's policies led to mortgage rates going from 2.65 percent in January 2021 to 7.79 percent by October 2023, crushing dreams of millions of Americans wanting to be homeowners. Draining savings of so many people. Devastating hope around the greatest country on the planet.

Reckless spending was literally stealing the spending power of so many Americans. I remember these similar days when I was growing up as a poor kid in a single parent household. Home ownership was just so far away for me and my mom—it just wasn't an option. Housing isn't just about shelter—housing is about opportunity, and it is about stability. Housing creates the foundation for achieving the American Dream.

It's about creating strong communities where families can thrive and build a better, brighter future. Under the Biden administration and progressive leadership, HUD spending at the same time soared to record levels. And yet the latest homelessness survey found an 18 percent increase in just the last 12 months, 33 percent increase since 2020. Since President Biden took office, mortgage rates have ballooned by 150 percent and rents by 20 percent.

Despite all the subsidies and all the trillions of dollars they spent, not much good has happened. I've said it before, and I'll say it again, if you look at the big picture—African American home ownership and the levels have not changed substantially since 1968, when the Fair Housing Act was passed. The data is clear—the American Dream of home ownership is slipping further and further away.

But today, it is a new day in America, and new leadership brings hope and opportunity and enthusiasm back to the American people. Scott Turner is a native Texan who has had an exceptional journey from professional athlete to public servant. He understands firsthand the importance of hard work and what it means, as he was a dishwasher when he was in high school.

He also understands the challenge that families face because of drug addiction within the family. He worked his butt off and had a very successful NFL career. He played cornerback for nine seasons. He played for the Denver Broncos, the San Diego Chargers and the Washington Redskins.

You know, for a guy who now spends too much time in Washington, DC, I always thought DC met Dallas Cowboys. I apologize, I apologize. I know that's going because a lot of bad e-mails coming my way. But, Mr. Turner, I will not hold that against you that you play for the Redskins.

I know you're here to serve the American people, and sometimes two different sides have to come together to make something positive and powerful happen for other people. One thing I have found to be completely clear about who you are, and I met you many years ago. You never give up—I don't think giving up is in your vocabulary. And we need a visionary leader just like that at HUD.

After hanging up your cleats, Mr. Turner, you spent two terms in the State legislature in Texas. You recently were the executive director, as Senator Cornyn said, of the White House Opportunity and Revitalization Council under President Trump. In this role, you helped the Opportunity Zones that I wrote become a very successful program, with over \$50 billion in private investment going into Opportunity Zones—devastated communities, typically majority minority—seeing revitalization and rehabilitation become a reality without gentrifying those communities.

As a former Chairman of the county council in Charleston, South Carolina, I can tell you that the vast majority, the vast majority of housing issues must be solved at the local level. But there are things that we can do here in Congress to address

the affordability crisis. And that role is getting Government out of the way as often as possible.

This is why I introduced my ROAD to Housing Act in Congress. And I am so thankful for so many supporters in this room of that bill. I've seen firsthand the negative impact of renting your house only to give it back, and that is, in a few short words, the 2008 crisis. Let's not relive the mistakes of the past, but instead forge a new path for everyday Americans.

This commonsense bill takes a comprehensive view of Federal housing policy and recenters support around families, helping those who are homeless, those who are renting, and those who will be homeowners. I look forward to marking up this bill in the weeks ahead and working with my colleagues on a bipartisan framework so that we can make sure that all segments of the housing market get the necessary attention to move forward.

As we start this new chapter, we need new leadership. Scott Turner is the solution we are looking for and I look forward to his leadership at the Department of Housing and Urban Development.

PREPARED STATEMENT OF RANKING MEMBER ELIZABETH WARREN

Today is our first hearing together as Committee Chair and Ranking Member. I want to offer my congratulations to you, Mr. Chairman. While I don't want to paper over our differences, I want to assure you—and every Member here—that I will work with you to advance our shared policy priorities.

We can find some common ground. As Ranking Member, my focus will be the same as all Democrats: We will work to unrig the economy and make life affordable for working families.

There are three critical areas where we should focus. First, we must make sure the financial system works for all Americans. Preventing “too-big-to-fail” banks from loading up on risks and growing even bigger. Protecting community banks. And making our financial regulations simpler and stronger.

I support action here. But not all action is good action. I will fight tooth and nail against attempts to make it easier for Wall Street to rip off consumers or crash the financial system.

We all remember what happened under the first Trump administration. Congress and the President weakened rules on big banks. The Nation's financial regulators took the hint and went to sleep. Executives got greedy, and—no surprise—a few years later, in 2023, we had the second, third, and fourth largest bank failures in our Nation's history. Those mistakes cannot be repeated.

Second, we must advance the Nation's economic and national security. We must use export controls, trade policy, sanctions, and other levers to support economic security at home and promote our values abroad. We must protect our financial system from being exploited by criminals, rogue States, and terrorists. And we must grow American industry, invest in critical infrastructure, and build resilient supply chains at home.

Third, we must focus on lowering costs for working families. The Committee must hold giant corporations accountable when they gouge families. We should partner with the Consumer Financial Protection Bureau and other law enforcement agencies to continue the fight against junk fees and anticompetitive pricing.

We also must work to fix our housing system. All across this country, housing costs too much. This is Econ 101: supply and demand. We are not building enough housing. We need more housing everywhere, for everyone: big cities, small towns, first-time homebuyers, renters, seniors, veterans, students, people with disabilities. Everyone, everywhere.

We need to make some big changes. To really move the needle, the Federal Government needs to be a good partner, investing in affordable housing and spurring local innovation to cut red tape.

And we can—and should—do even more. It's time to crack down on corporate landlords that engage in illegal price fixing to drive up rents. To stop private equity firms from squeezing families and buying huge swaths of housing they turn into overpriced rentals.

Solving the housing crisis will require an all-hands-on-deck effort. And that brings us to today's hearing, on the nomination of Scott Turner to be Secretary of Housing and Urban Development.

Mr. Turner, if you are confirmed, you will lead the response to our Nation's housing crisis.

I have appreciated our conversations so far. And if you are confirmed, I will work with you however I can. But we face an enormous task to reduce the cost of housing. Our work is urgently important for tens of millions of American families.

You have a limited public record. The American people need to hear details about your plans to make housing affordable.

- They need to hear your plans for building the millions of homes that America needs.
- They need to hear how you will support renters and make sure that seniors and families that can't afford rent will receive the assistance they need.
- They need to hear your plans to help the 800,000 Americans experiencing homelessness.
- They need to hear your plans to enforce the Nation's fair housing laws.
- They need to hear how you will crack down on greedy corporate landlords and manage an agency that provides critical support for homeowners, renters, and communities across the country.

This hearing is an opportunity for you to lay out your plans. I also sent you a 13-page letter with 75 questions earlier this week. I trust that you will give me answers to those detailed questions before we vote on your nomination. General principles are not enough—the nuts and bolts of how to make real change matter.

Mr. Turner, I'm looking forward to your testimony today—and I hope you will give the American people a clear sense of your plans to run HUD.

PREPARED STATEMENT OF ERIC SCOTT TURNER
TO BE SECRETARY, DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

JANUARY 16, 2025

Thank you, Mr. Chairman, and thank you to all the Members of the Committee for your thoughts, your engagement, and your ideas on rebuilding the American dream for our Nation's forgotten communities. It was a pleasure to visit with nearly all of the Committee Members. I hope the conversations we had are just the beginning of what I trust will be a true partnership.

I would also like to take a moment to thank my wife, Robin, for her unwavering support over the last nearly three decades that we have been together.

And I want to thank President Trump for his confidence and for nominating me for this pivotal position.

I sit before you today as the nominee to lead the Department of Housing and Urban Development. But deep down, this opportunity is very personal to me.

You see, I grew up a kid in Plano and Richardson, Texas.

Who worked as a dishwasher at Spring Creek Barbeque.

Early on in childhood, whose family was broken due to divorce, with the odds stacked against him.

Who overcame adversity and bucked the status quo to attend and graduate from college.

Who, in spite of being drafted in the 7th round, went on to have a successful career in the National Football League.

Who went on to serve in the Texas State Legislature, which was a great honor. And work in the White House to advance the Opportunity Zone initiative.

As I sit before you today, I am humbled by the call to serve my country as a member of President Trump's cabinet.

I know my upbringing and background are not completely unique. There are many in this country—some sitting in this room today—who at one point or another had to overcome adversity of all kinds. We have all been there. And recognizing this, I hope we can work together for the betterment of all Americans and the American Dream.

I share my story with you because the challenges that HUD faces are vital to our Nation as well as personal to me. They're not just things I hear about and read about. These are experiences that members of my family and I have seen and lived. And that perspective is something I can bring to the table.

HUD's mission is to create strong and sustainable communities and support quality affordable homes—serving the most vulnerable of our Nation.

Yet, as we sit here, we have a housing crisis in our country, where American people and families are struggling every day. HUD is failing at its most basic mission.

Take the Point-in-Time homelessness figures HUD released several weeks ago. On one single night, there were 770,000 Americans experiencing homelessness. Let that

sink in: 770,000 homeless Americans. That's not only an all-time high, it's an increase of 32 percent from just 2 years ago. That's a national embarrassment and something that cannot continue.

As a country, we're not building enough housing. We need millions more homes of all kinds, single family, apartments, condos, duplexes, manufactured housing, you name it, so individuals and families can have a roof over their heads and a place to call home.

Then there's the HUD workforce. Every report I've seen shows HUD at the bottom when it comes to employees returning to work. We need to bring the HUD staff back to the office so that they are empowered to serve the American people.

But this moment is not just about fixing what's broken, it's about continuing and expanding the policies from the first Trump administration—policies that worked. I was fortunate to help lead the White House Opportunity and Revitalization Council. There, I saw firsthand the impact of Opportunity Zones, policies that give Americans in distressed communities an opportunity. A foundation. A chance to start a business. To build new homes. To be self-sustaining. To be self-confident and to unleash that promise and potential that I know the Lord blesses us all with.

When I played in the NFL, we relied on game films to identify our mistakes and areas for improvement. I spent hours poring over the tapes to identify the smallest weaknesses in my game and determine what I could do to improve. The film told the story of my performance—cutting through the noise and focusing on results.

If I am confirmed as Secretary, I want to bring this same approach to the work we do at HUD because each day we have an opportunity to improve and better serve the American people.

Senators, this is a clarion call. Poverty has no party. Homelessness has no party. It doesn't see red or blue. My call is to be a steward, a champion, an ambassador. I want to lift up the stories of all the forgotten Americans. And I want to work with you to do it.

My heart is ready to serve. I thank God for allowing me this opportunity. And I want to thank all of you on the Committee for your kindness and consideration. Thank you.

STATEMENT FOR COMPLETION BY PRESIDENTIAL NOMINEES		
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Name:

(Last)	(First)	(Other)
Turner	Eric	Scott

Position to which nominated: | Secretary of HUD

Date of nomination: | 11/22/2024

Residence:

(City)	(State)
Frisco	TX

Education*:

Institution	Dates Attended	Degree(s) Received	Date(s) of Degree(s)
University of Illinois	August 1990-May 1995	BS Speech Communications	May 1994

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

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

Organization	Type	Date Received
Dallas Baptist University (DBU)	Honorary Doctorate of Humanities	2016

Memberships: List below all past and present memberships, affiliations, and offices held in professional (e.g., legal, accounting, or medical), fraternal, business, scholarly, civic, social, charitable and other organizations.

Organization	Office Held (if any)	Dates of Membership
YMCA of Dallas	Board of Directors	2009-2017
Guidestone Financial	Board of Trustees	2010-2019

Baylor University Medical Center Dallas Baptist University (DBU)	Board of Directors Board of Trustees	2010-2025 2016-2023
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Employment record:	List below all positions (paid and unpaid) held since graduation from college including the title or description of job, name of employer, location of work, and inclusive dates of employment.
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<i>Employer</i>	<i>Position</i>	<i>Dates of Service</i>
National Football League	Professional Football Player	1995-2004
Scott Turner Consulting Group	President	2015-2025
Systemware, Inc	Chief Inspiration Officer	2007-2019 2021-2023
National Football League Players Association	Senior Director	2009-2011
National Football League	Senior Advisor	2011-Present
Texas House of Representatives	State Representative	2013-2017
Statesman Clothiers	President	2016-2021
JPI Development Co.	Senior Advisor/ CVO	2021-Present
AFPI	Chairman Center for Education	2021-2025
Prestonwood Baptist Church	Associate Pastor	2021-Present
CEO (Family Foundation)	Founder/CEO	2021-Present
Guidestone Financial	Senior Advisor	2024-Present
Avondale Dealerships	Brand Ambassador	2024- Present

Government Experience:	List any experience in or direct association with Federal, State, or local governments including any advisory, consultative, honorary, or other (including part-time) service or positions.
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<i>Government Entity</i>	<i>Position</i>	<i>Dates of Service</i>
HUD/WH	Exec. Director White House Opportunity and Revitalization Council	2019-2021
Congressman Duncan Hunter Sr.	Intern	2003

Published writings:	List the titles, publishers and dates of books, articles, reports and other published materials you have written. For all publicly accessible publications, including blog posts you maintained or contributed to and any significant internet-based posting, please include appropriate URLs. If available, provide the Committee with one digital copy of each of the writings you list.
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<i>Title</i>	<i>Publisher/Periodical/Source</i>	<i>Date</i>

Speeches, presentations, and public statements:	List all of the formal speeches, presentations (e.g., PowerPoint), and public statements you have delivered during the past ten years which are on topics relevant to the position for which you have been nominated, including dates and name of the forum you delivered the speech, presentation, or public statement. If available, provide the Committee with one digital copy of each formal speech, presentation, and public statement. If text is no longer available, list the date, place, and organization or group to whom you made the speech or presentation. For public statements, please provide the Committee with finding aids (such as citations, internet URLs, etc.) for each statement.
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<i>Speech/presentation</i>	<i>Forum/event</i>	<i>Date</i>
Many Public Speeches as a Pastor/ Public speaker/ Exec Director of WHORC		

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

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

	List all public offices, if any, for which you have been a candidate in the past ten years.		
<i>Name of Office</i>	<i>Elected/Appointed Candidate Only</i>	<i>Year(s) Election Held or Appointment Made</i>	<i>Terms of Service (if applicable)</i>
Texas State Representative	Elected	2012	2 Terms 2013-2017

Political contributions:	Itemize all political contributions which exceed \$200 or which aggregate to over \$200 in a calendar year to any individual, campaign organization, political party, political action committee or similar entity during the last ten years and identify specific amounts, dates, and names of recipients.
<i>Recipient</i>	<i>Date</i>

Matt Krause for Commissioner	2024	2,500.00
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Qualifications:	State fully your qualifications to serve in the position to which you have been named. (attach separate sheet if necessary)
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Future employment relationships:	1. Indicate whether you will sever all connections with your present employer, business firm, association or organization if you are confirmed by the Senate. (Yes)
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	<p>2. As far as can be foreseen, state whether you have any plans after completing government service to resume employment, affiliation or practice with your previous employer, business firm, association or organization. (TBD)</p> <p>3. Has anyone made a commitment to employ you after you leave government service? (No)</p>
	<p>4. Do you expect to serve the full term for which you have been appointed?</p> <p>Yes</p>

Potential conflicts of interest:	<p>1. Describe any financial arrangements or deferred compensation agreements or other continuing dealings with business associates, clients or customers who will be affected by policies which you will influence in the position to which you have been nominated.</p> <p>N/A</p>
	<p>2. List any investments, obligations, liabilities, or other relationships which might involve potential conflicts of interest with the position to which you have been nominated.</p> <p>N/A</p>
	<p>3. Describe any business relationship, dealing or financial transaction (other than tax paying) which you have had during the last ten years with the Federal Government, whether for yourself, on behalf of a client, or acting as an agent, that might in any way constitute or result in a possible conflict of interest with the position to which you have been nominated.</p> <p>N/A</p>
	<p>4. List any lobbying activity during the past ten years in which you have engaged in for the purpose of directly or indirectly influencing the passage, defeat or modification of any legislation at the national level of government or affecting the administration and execution of national law or public policy.</p> <p>N/A</p>
	<p>5. Explain how you will resolve any conflict of interest that may be disclosed by your responses to the items above.</p> <p>N/A</p>

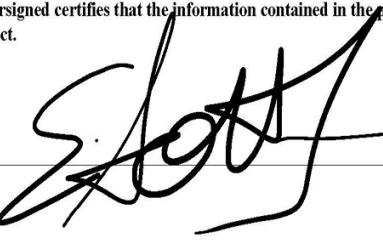
Tax compliance and bankruptcy:	<p>1. In the past ten years, have you and your spouse (if applicable) filed and paid all taxes and bankruptcy: (federal, state, and local) as of the date of your nomination? Indicate if you filed as 'married filing separately.'</p>
Yes (Married)	<p>2. In the past ten years, have you been required to make any back tax payments? If so, indicate if you have made any back tax payments and provide full details.</p>
No	<p>3. Has a tax lien or other collection procedure(s) been instituted against you or your spouse (if applicable) by federal, state, or local authorities? If so, provide full details.</p>
No	<p>4. In the past ten years, have you or your spouse (if applicable) ever been the subject of any audit, investigation, or inquiry for federal, state, or local taxes? If so, provide full details.</p>
No	<p>5. Were all your Federal, State, local, and other tax returns and tax liabilities of any kind current (filed and paid when due) as of the date of your nomination? If not, provide details.</p>
Yes	<p>6. Have you ever filed for bankruptcy? If so, provide details.</p>
No	

Civil, criminal, and investigatory, actions:	<p>1. Have you ever been the subject of a complaint or been investigated, disciplined, or otherwise cited for a breach of ethics for unprofessional conduct before any court, administrative agency (e.g. an Inspector General's office), professional association, disciplinary committee, or other ethics enforcement entity at any time? If so, provide details, regardless of outcome.</p>
No	
	<p>2. Have you ever been investigated, arrested, charged, issued a citation, or held by any Federal, State, or other law enforcement authority for a violation of any Federal, State, county or municipal law, regulation, or ordinance, other than a minor traffic offense? If so, provide details.</p>
No	
	<p>3. Have you ever been involved as a party in interest in any administrative agency proceeding, or civil litigation other than a divorce proceeding? If so, provide details.</p>
No	
	<p>4. Have you ever been convicted (including pleas of guilty or nolo contendere) of any criminal violation other than a minor traffic offense? If so, provide details.</p>
No	

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

Public records search:	Do you consent to allow Committee staff to conduct a public records search on you using appropriate search tools (including, Westlaw, Lexis, etc.)? (Yes)
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The undersigned certifies that the information contained in the public statement to the Committee is true and correct.

Signed:  Date: 1/3/2025

It would be a tremendous honor to serve as the Secretary for the U.S. Department of Housing Development, and I am grateful for the committee's consideration.

In my heart, I believe that my life's journey has been preparation for this role. I grew up in a broken home, and then a blended home, and understand the true struggles of family, finances, housing, provision, etc.

After my football career, I felt called to serve the country I love so dearly and to make an impact in the lives of my fellow citizens. While still playing in the NFL, I had the opportunity to serve as a congressional intern with then-Congressman Duncan Hunter Sr., of San Diego, California. I saw what it meant to be a true servant leader, and my time serving as a legislator in the Texas House of Representatives gave me an inside view into how the wheels of government operate on a day-to-day basis and equipped me to navigate the web of relationships, organizations, and systems that go into governance itself.

When President Trump tasked me with leading the White House Opportunity and Revitalization Council in 2019 as the executive director, working with then-Secretary Ben Carson and his team proved to be a transformative time in my life. In this role, I was able to leverage my experiences, relationships, and most of all, my passion, in service of America's forgotten men and women. I am incredibly proud of the work we accomplished through this effort. In this role, I traveled the country, meeting with local governments, business leaders, faith leaders, education leaders, and private citizens to hear their ideas on how to best meet their community's unique needs. I am pleased to share that the Opportunity Zone Council's 15 Federal agencies and Federal-State partnerships spurred over \$50 billion in private investments into these forgotten communities in just 2 short years. The work of the council and all involved was able to streamline regulations and expand access to homeownership, entrepreneurial opportunities, and educational programs along the way for the millions of Americans who live in Opportunity Zones.

If confirmed, I plan to take this approach to HUD as Secretary. I want to focus on evidence-based and data-driven solutions to the housing and homelessness issues facing America today. I recognize the creative power that can be unleashed when the federal government works with the private sector to encourage investment in rehabilitating and revitalizing America's forgotten communities.

I believe that my experience as a professional athlete, legislator, pastor and business leader has prepared me to be a servant-leader of the agency and be an encouragement to those who serve around me. God has gifted me with the ability to inspire others to pursue excellence, overcome difficult situations, and achieve at a high level.

Should I be confirmed as Secretary, I will use these experiences to take a holistic approach to the issues we face. My goal is to improve the lives of the whole person, with the understanding that a happy, healthy, and productive citizenry all starts with housing. My heart is ready to serve, and I am grateful for this committee's consideration for this important role.

Political contributions:

Category	Contributor	Employer	Occupation	Date	Amount	Recipient	Jurisdiction
Money to Candidates	SCOTT TURNER CAMPAIGN CMTE FRISCO, TX 75034	BLANK		09-26- 2018	\$2,500	PAXTON, ANGELA (R)	TX
Money to Candidates	TURNER, SCOTT FRISCO, TX 75034	SYSTEMWARE	CIO	05-01- 2018	\$500	Bunni Pounds (R)	Federal
Money to Candidates	SCOTT TURNER CAMPAIGN CMTE FRISCO, TX 75034	BLANK		12-31- 2017	\$5,000	PAXTON, ANGELA (R)	TX
Money to Candidates	SCOTT TURNER CAMPAIGN CMTE FRISCO, TX 75034	BLANK		06-06- 2016	\$2,500	KEATING, JOHN (R)	TX
Money to Candidates	SCOTT TURNER CAMPAIGN CMTE FRISCO, TX 75034	BLANK		05-11- 2016	\$7,500	KEATING, JOHN (R)	TX
Money to Candidates	TURNER, SCOTT FRISCO, TX 75034	STATE OF TEXAS	STATE REPRESENTATIVE	03-02- 2016	\$2,000	TINDERHOLT, TONY D (R)	TX
Money to Candidates	TURNER, REPRESENTATIVE SCOTT FRISCO, TX 75034	DIRECTOR OF BUSINESS DEVELOPMENT		02-25- 2016	\$1,500	RINALDI MATTHEW D (MATT) (R)	TX
Money to Candidates	SCOTT TURNER CAMPAIGN CMTE FRISCO, TX 75034	BLANK		02-14- 2016	\$20,000	KEATING, JOHN (R)	TX
Money to Candidates	SCOTT TURNER CAMPAIGN CMTE FRISCO, TX 75034	BLANK		02-08- 2016	\$2,000	ZEDLER, BILL (R)	TX
Money to Candidates	SCOTT TURNER CAMPAIGN CMTE FRISCO, TX 75034	BLANK		02-02- 2016	\$2,000	SPITZER, STUART (R)	TX
Money to Candidates	TURNER, SCOTT FRISCO, TX 75034	STATE REPRESENTATIVE		02-01- 2016	\$2,000	WHITE, MOLLY (R)	TX

Category	Contributor	Employer	Occupation	Date	Amount	Recipient	Recipient Jurisdiction
Money to Candidates	TURNER, SCOTT FRISCO, TX 75034	BLANK		11-05-2015	\$250	ABBOTT, GREG (R)	TX
Money to Candidates	REPRESENTATIVE SCOTT, FRISCO, TX 75034	DIRECTOR OF BUSINESS DEVELOPMENT		11-01-2015	\$1,500	RINALDI, MATTHEW D (MATT) (R)	TX
Money to Parties	SCOTT TURNER CAMPAIGN CMTE FRISCO, TX 75034	BLANK		09-14-2015	\$500	TEXAS REPUBLICAN PARTY (R)	TX
Money to Candidates	SCOTT TURNER CAMPAIGN CMTE FRISCO, TX 75034	BLANK		08-14-2015	\$1,000	STICKLAND, JONATHAN (JON) (R)	TX
Money to PACs	TURNER, SCOTT FRISCO, TX 75034			05-08-2015	\$485	Liano Tea Party	Federal

RESPONSES TO QFRs
HON. SCOTT TURNER
BEFORE SENATE COMMITTEE ON BANKING, HOUSING, AND URBAN AFFAIRS

SENATOR KATIE BRITT

1. Under HUD's Moving-to-Work program, Congress directed HUD to study the impacts of work requirements for those receiving housing assistance. However, I was discouraged that under the Biden Administration, this study was abruptly ended.
 - a. Would you support reinstating this study under HUD's Moving-to-Work program? To study the impacts of work requirements on those receiving federal housing assistance.

In addition to Congress' support for the Moving-to-Work expansion, the MTW Research Advisory Committee also recommended that the expansion include a research cohort to study work requirements, which, as you noted, the Biden administration terminated. If confirmed, I would support resuming this important study. MTW has been the source of many HUD program innovations since its inception, and we should absolutely continue to build the evidence base around work requirements.

2. In March 2020, Congress passed the CARES Act which included a temporary 120-day moratorium on evictions for federally-backed and federally-assisted housing. However, due to this drafting error, the 30-day CARES Act notice requirement has remained in place for five years past the expiration of the moratorium in which it was included and continues to confuse renters and housing providers in state eviction courts despite the fact that this temporary requirement ended in 2020.
 - a. Would you consider removing the 30-day notice as HUD Secretary?

Thank you for bringing this issue to my attention. President Trump understands very well the burdens that the federal government has placed on our housing market and is particularly focused on eliminating them. One of my overarching objectives is to make sure that HUD programs are being administered in an efficient and effective manner. If confirmed, I commit to being briefed on this issue promptly, with an eye towards ensuring transparency, clarity, and consistency for HUD-assisted renters and housing providers.

3. Many communities – especially rural communities – lack homeless shelters, so many homeless families do not show up in HUD's counts. These homeless families and youth often move from place to place in fluid, unstable, hidden, and sometimes unsafe situations – situations that are considered homeless by our public schools, but not by our housing agencies, and as a result are not eligible for certain assistance.
 - a. Will you commit to working with my office on updating HUD's definition of "homelessness" to better match the reality of rural America and America's homeless youth?

Yes, as I mentioned during my confirmation hearing, the record homelessness figures announced by HUD on December 27, 2024, show that HUD is failing at its most basic mission. Addressing the dramatic increase in homelessness — 32 percent over just the past two years — will be one of my highest priorities. This will include accurately counting homeless individuals. I look forward to partnering with you to ensure HUD's programs are helping *all* Americans, including our often-overlooked rural communities.

4. Manufactured housing is the largest form of unsubsidized affordable housing and a critical source of affordable housing for more than 22 million working families in America. Today's manufactured homes are built to a federal building and safety code standards, and have similar appreciation and wealth-building attributes as site-built homes, but at a more affordable price for many Americans.

- What role do you believe manufactured housing will play in addressing the housing shortage, and how will you incorporate manufactured housing into your comprehensive housing strategy as HUD Secretary?
- It is important that HUD establish and maintain a streamlined process for HUD Code updates so future revisions are made on a more consistent cadence. Can you commit to considering this?

Yes, I will commit to reviewing the process for updating the HUD Code for manufactured housing to ensure that it is efficient, transparent, and streamlined. I believe this type of clarity and certainty is important to maximize the ability of manufactured housing to make homes more affordable across the country. Manufactured housing accounts for more than 10 percent of all new housing starts, and occupies a much larger share in rural communities. It's also one of the most innovative segments of the housing industry and, as you mention, is largely unsubsidized. If confirmed, I will prioritize the availability and affordability of manufactured housing, including eliminating costly delays and undue regulatory burdens. I will also commit to meeting with the builders who run factories across the country that produce this important source of affordable housing.

5. There is a need to address the recent rule mandating that HUD- and USDA-financed new construction homes comply with the 2021 International Energy Conservation Code (IECC). Even by HUD's modest estimates, this rule would raise the cost of a new single-family home by approximately \$7,200—potentially pricing out over 724,525 households, according to the National Association of Home Builders

- If you are confirmed as Secretary, would you consider revisiting this final rule to help minimize additional barriers to homeownership and ensure potential home buyers maintain broad access to attainable housing finance options?

President Trump knows that there is no place for bureaucratic red tape as we tackle the housing affordability crisis. Ensuring that housing is affordable for Americans is one of my highest priorities. I understand this issue is being litigated, but I commit to looking at all rules with an eye toward whether they are making housing more affordable and available.

6. The U.S. is experiencing a growing senior population, many of whom struggle to find affordable housing amid the housing crisis. Developing and preserving affordable housing for seniors requires significant investment.

- a. If confirmed, how does your vision for HUD address the increasing need and demand for affordable senior housing, and what steps would you take to expand the supply of housing for older Americans?

Senator, thank you for this question as I share your concerns about the increased need to support our nation's seniors with affordable and stable housing. HUD has many programs that provide support for low-income and vulnerable seniors, including basic rental assistance like Section 8 project-based and voucher-based assistance, public housing, FHA residential care mortgage insurance, and Section 202 Housing for the Elderly. If confirmed, I would like to conduct a top-to-bottom review of those programs to ensure that they are serving the needs of HUD's senior residents as effectively as possible. In addition, I was pleased to see that Congress authorized additional capital advances for the 202 program; this is a critical program aimed solely at seniors and these advances provide a unique opportunity to build new, innovative housing to address their needs. For example, a 202 property may include service coordinators who can help seniors live independently for longer by providing daily care. If confirmed, I look forward to working with you on ways to provide the best possible housing and related care for our nation's most vulnerable seniors.

SENATOR KEVIN CRAMER

The Housing Choice Voucher (HCV) Program faces challenges in attracting and keeping private-sector housing providers in the program due to the complexity and implementation challenges at the local level. The Choice Voucher Program has positively contributed to helping low- to moderate-income families obtain housing. However, it still requires enhancements to better benefit both residents and housing providers, which is why Senator Coons and I have worked on legislation to address this. Our bill, the Choice in Affordable Housing Act, would incentivize landlords to participate in the Choice Voucher Program, which has declined in the last several years. Data from 2010 to 2020 shows that more than 55,000 private-sector housing providers had left the program. The legislation would also cut red tape by streamlining inspections and allowing Public Housing Authorities to assist with security deposits.

1. If confirmed, would you commit to working on these concepts with me to improve the Housing Choice Voucher program?
2. How can the Trump Administration and HUD, under your leadership, effectively collaborate with public housing agencies and other organizations to boost landlord participation in the HCV Program and streamline processes to enhance the program's efficiency?

Landlords are essential partners in the success of the Housing Choice Voucher program and I commit to working with you on concepts to improve the efficiency and effectiveness of the HCV program. Prior HUD research released in 2019 suggests that the administrative burdens of bureaucratic requirements are important factors that influence landlord participation in the program. The Moving-to-Work Demonstration expansion has a research cohort dedicated to evaluating landlord incentives and 28 PHAs are currently participating in that study. MTW has been the source of many HUD program innovations since its inception, and the evidence produced from this study should help inform strategies for boosting landlord participation in the HCV program. I look forward to working with you on this important issue.

The State of North Dakota is home to five Indian Reservations. As just one example, on the Standing Rock Indian Reservation, the local housing authority alone has more than 1,000 units in its inventory. Many of these homes have two or three families sharing one home because there is not enough housing on the reservation. The demand for affordable rental housing on the Standing Rock Indian Reservation far outweighs the financial resources available for the local housing to keep pace.

1. What are your plans to improve homeownership opportunities for Native Americans on reservations?

HUD's 184 program assists in providing mortgage products for American Indian and Alaska Native families, Alaska villages, tribes, or tribally designated housing entities. One of the keys to having this program work well is ensuring that HUD and the Department of the Interior work collaboratively. I will instruct the leadership of HUD's Office of Public and Indian Housing and its Office of Native American Programs to ensure there is open and clear dialogue between HUD and Interior.

SENATOR ELIZABETH WARREN

Housing Supply

1. While serving as Chief Visionary Officer of JPI, a multifamily housing developer, you stated that, “[w]ith the ever growing need for high-quality, affordable housing in our Nation, JPI remains dedicated to meeting this crucial need.”
 - a. Do you continue to believe there is a “growing need for high-quality, affordable housing in our Nation”?
 - b. Are you committed to using the tools of the federal government to increase the supply of affordable housing as HUD Secretary?
2. HUD administers programs designed to preserve and increase the supply of affordable housing units across the country, including the Housing Trust Fund (HTF), the HOME Investment Partnerships Program (HOME), and Pathways to Removing Obstacles to Housing (PROHousing). President-elect Trump has repeatedly called for cuts to HUD programs, and Project 2025 specifically calls for eliminating “the new Housing Supply Fund.”
 - a. The HTF provides grants to states to build and preserve affordable rental housing for low-income households, particularly the lowest-income households. Do you support protecting and expanding investments in the HTF? Would you oppose efforts to cut or eliminate this fund?
 - b. HOME is the largest block grant to states and localities to build and preserve affordable housing, both for renters and homeowners. Do you support protecting and expanding investments in HOME? Would you oppose efforts to cut or eliminate this program?
 - c. PRO Housing provides grants to local communities that are actively taking steps to remove barriers to increasing the supply of affordable housing. Do you support protecting and expanding investments in PRO Housing? Would you oppose efforts to cut or eliminate these investments?
3. In 2019, then-HUD Secretary Carson stated, “[t]he correlation seems very strong: The more zoning restrictions and regulations, the higher the prices and the more homeless people.”
 - a. Do you agree with then-Secretary Carson’s assessment that zoning restrictions and local regulatory barriers can exacerbate the housing shortage?
 - b. Do you agree with then-Secretary Carson’s assessment that higher housing prices and a shortage of affordable housing increase homelessness?

- c. Should the federal government encourage states and localities to reduce unnecessary regulatory barriers that prevent housing construction, as the Trump Administration has previously called for?
- 4. The homebuilding industry is becoming increasingly concentrated, with the top ten builders accounting for over 42 percent of all new single-family home closings in 2023 compared to 8.7 percent in 1989. Do you think that homebuilder consolidation is a problem? If so, what policy solutions do you support to address it?
- 5. The high cost of capital has created a serious problem for housing construction, driving up expenses and stifling preservation and new development projects.
 - a. Do you believe that the federal government has a role to play in lowering the cost of capital to increase the housing supply?
 - b. If so, what are your recommendations for specific actions that the federal government can take to address this problem? If not, why not?
- 6. President-elect Trump has suggested that undocumented immigrants are to blame for America's housing crisis and called for mass deportations. However, roughly 30 percent of construction workers in America are immigrants, and economists have found that mass deportation would reduce the supply of skilled construction workers by 1.5 million, driving up the cost of housing even further.
 - a. Do you believe that immigration is the primary cause of housing unaffordability? Please provide data to explain your position.
 - b. Do you support mass deportation as a solution to the housing crisis?
- 7. You have been a strong supporter of Opportunity Zones (OZs), created by the Tax Cuts and Jobs Act of 2017. Through OZs, the federal government offers capital gains tax reductions to incentivize investments in low-income regions and distressed communities. However, in too many cases, OZs have been used to subsidize luxury real estate development for wealthy investors and in neighborhoods that already have significant resources and investment, rather than to build affordable housing or boost development in disinvested communities. What guardrails should the federal government implement to ensure that Opportunity Zones are increasing the supply of affordable housing in the United States?

(Response to questions 1-7) President Trump knows very well that we must build more to make housing more abundant and affordable in this country. I am committed to using the legal authorities as HUD Secretary, if confirmed, to increase the supply of affordable housing. In addition, I look forward to working with Congress to execute the President's priorities as part of recommendations for the annual budget and appropriations process.

As I stated in my testimony before the Committee, as a country, we're not building enough housing. We need millions more homes of all kinds, single family, apartments, condos, duplexes,

manufactured housing, you name it, so individuals and families can have a roof over their heads and a place to call home. I am committed to using all tools available and maximizing the effectiveness of HUD funding to increase the supply of housing.

Since the great financial crisis, we have underbuilt our nation's housing supply by millions of units. This fundamental lack of housing supply, combined with high interest rates in response to inflation fueled by runaway spending, has led to skyrocketing housing costs for renters, put the American dream of homeownership out of reach for far too many of our fellow citizens, and contributed to a national homelessness crisis.

Our country needs a course correction when it comes to housing. We need to reduce and eliminate costly, unnecessary, and duplicative federal regulatory burdens to construction and development. We need to take inventory of all of HUD's programs focusing on the key question, "Does this make housing more affordable?" We need to restore fiscal sanity to tame inflation and bring down interest rates. We need to reset our approach to homelessness to make sure we are pursuing strategies that are effective. And we need to promote an economy of opportunity and prosperity that will uplift our fellow Americans. If confirmed, this will be on my mind every single day.

Support for Renters

8. Congress has persistently underfunded the Public Housing Capital Fund, leading to an estimated \$70 billion backlog of maintenance and repairs and the loss of approximately 10,000 units per year. The majority of residents of public housing are either children (35 percent), seniors (20 percent), or people with a disability (24 percent).

- a. Are you concerned about the condition of our public housing stock?
- b. How would you prioritize and address this repair backlog if you were confirmed to lead HUD?
- c. Will you request additional resources from Congress to address the capital needs in our public housing stock?

9. Public reporting suggests that one of your priorities is to "hold corrupt public housing agencies accountable."

- a. What constitutes a "corrupt public housing agency?"
- b. What tools do you have for identifying them and holding them accountable, and how do you intend to use them?
- c. How will you ensure that residents are safely housed if mismanagement is found at their public housing agency?

10. Vouchers currently help more than 2 million low-income households afford decent, stable housing, reducing homelessness and housing instability. However, Congress has not appropriated sufficient money for vouchers, and as a result, only 1 in 4 households who are eligible for federal housing assistance receive it.

- a. Do you support protecting and expanding investments in the Housing Choice Voucher (HCV) Program to help low-income families, seniors, and people with disabilities secure housing?
- b. Thirty-four states and the federal government do not have protections that prohibit landlords from discriminating against potential tenants, including veterans, because they wish to use vouchers. In the Texas House of Representatives, you supported legislation that enabled landlords to reject potential tenants because they received federal housing assistance. Why did you support this legislation? Do you support instituting federal protections to prohibit source-of-income discrimination?
- c. Given the gap between the number of people eligible for federal rental assistance and the number of people receiving federal rental assistance, what will you do to ensure that there is sufficient funding for federal rental assistance so that every family can secure safe and decent housing?

11. During his first term, President Trump proposed raising rents and cutting housing benefits for HUD households in several ways.

- a. For instance, his proposal would have raised rents by “authorizing HUD to require state and local housing agencies and private owners of subsidized housing to raise rents from 30 percent of a low-income family’s income to 35 percent, and to eliminate deductions from these calculations for factors that reduce a household’s ability to pay rent, such as high medical or child-related expenses.” Would you oppose any new proposal to raise rents for subsidized housing above the current threshold? Would you oppose any new proposal to eliminate deductions in rent calculations for subsidized housing?
- b. The proposal also would have raised rents by “letting HUD make virtually any change to the rent rules for the housing voucher program, including imposing unlimited rent increases.” Would you oppose any new proposal that would allow HUD to impose unlimited rent increases?
- c. Would you oppose any other proposal to charge these families higher rents?

12. Hidden junk fees, such as application fees, pet fees, administrative fees, late fees, and convenience fees, can create thousands of dollars in additional costs for renters. These fees can increase a tenant’s risk of eviction for nonpayment of rent and the likelihood that tenants accumulate rental debt, hindering their ability to obtain housing in the future. What would you do as HUD Secretary to tackle junk fees in the rental housing market?

13. During a 2019 interview, when an interviewer stated that government assistance keeps people in “total bondage” and “a worse form to find oneself in than slavery,” you responded, “that’s right.” Furthermore, in 2023, you called welfare “dangerous, harmful” and “one of the most destructive things for the family.”

- a. Do you believe that those receiving rental assistance are in a circumstance worse than slavery?
- b. Do you believe that receiving housing assistance, such as the rental assistance or residing in public housing that HUD oversees, is one of the most destructive things for the family?

(Response to questions 8-13) Senator, if confirmed, I commit to taking a holistic review of HUD’s programs, and look forward to working with the Banking Committee to maximize their effectiveness and support for renters. HUD assisted families, whether in public housing or the Housing Choice Voucher Program, should have access to safe, decent, and sanitary housing, and I will ensure that local Public Housing Authorities are complying with extant federal law and regulations. Congress has established, and HUD has implemented, vital tools to address some of these issues, including the Rental Assistance Demonstration (RAD) program. HUD’s 2019 report evaluating RAD’s effectiveness showed that the program had generated billions of dollars in capital investment for public housing, improved living conditions for residents, and increased the financial health of these projects.

If confirmed, I will strictly enforce existing HUD regulations that detail which fees HUD residents can or cannot be charged.

Finally, with respect to what constitutes a corrupt public housing agency, when the U.S. Attorney for the Southern District of New York brought bribery and extortion charges against 70 current and former employees of the New York City Housing Authority in February 2024 — a single-day record for the Justice Department — I hope you are as alarmed as I am by what is a clear example of corruption.

Affordable Homeownership

14. Project 2025 calls for increasing FHA mortgage insurance premiums (MIP), the premiums charged to homeowners for FHA insurance when they purchase their homes, for any mortgage over 20 years in length, even as the FHA Mutual Mortgage Insurance Fund’s capital ratio stands at 11.47 percent, far above the 2 percent capital ratio required by statute. Raising the MIP would increase housing costs for the hundreds of thousands of people who become homeowners and build wealth through FHA financing — disproportionately borrowers of color. Do you support raising the cost of homeownership on FHA borrowers by increasing the MIP, including on loans with terms longer than 20 years?

15. Project 2025 also calls for restricting FHA support to first-time homebuyers, despite FHA’s role in helping lower-wealth borrowers access credit, including borrowers who are not first-time homebuyers but may need assistance re-entering the housing market due to unexpected hardships

or changing circumstances (e.g., job loss, medical expenses). Do you support restricting FHA financing to first-time homebuyers?

16. Ginnie Mae has recently received appropriations to support hiring additional staff to ensure that the agency can oversee its growing guarantee volume and reduce reliance on contractors, consistent with recommendations from the Government Accountability Office. Do you support continued resources for Ginnie Mae to improve operations and reduce reliance on contractors?

(Response to questions 14-16) If confirmed, I look forward to doing a thorough review of FHA's finances. The most recent actuarial report found the Mutual Mortgage Insurance Fund had a capital ratio of 11.47. I want to make sure FHA has appropriate risk management tools in place and remains well capitalized. I will not make any determination about FHA premiums until I have been briefed on its financial condition.

In the past fiscal year, FHA served more than 498,000 first-time homebuyers — over 82 percent of its volume. It seems to me that FHA is already predominantly serving first-time homebuyers.

I support the role that Ginnie Mae plays in the housing market and will advocate that it has the resources it needs, in consultation with the relevant Department officer and the Office of Management and Budget.

Addressing Homelessness

17. Do you believe a principal cause of homelessness is the lack of affordable housing?

18. President-elect Trump vowed to "make it a personal mission to totally eradicate Veterans' homelessness in America by the end of next term." During the Biden Administration, veteran homelessness dropped to the lowest level on record after targeted federal investments in housing assistance and legal services.

a. Will you continue the Biden Administration's successful "Housing First" approach to addressing veteran homelessness, centered on expanded investments in housing assistance, outreach, and legal services assistance?

b. What other steps will you take as HUD Secretary to achieve President-elect Trump's stated goal?

19. Project 2025 calls for ending "Housing First."

a. Do you support Housing First policies?

b. Would you oppose efforts to end Housing First policies?

20. Do you support expanding access to voluntary supportive services for people experiencing homelessness, such as mental health services and substance use counseling? If so, how do you plan to provide for this increased access?

21. Public reporting suggests that one of your priorities is to “work with states to ban urban camping.” How will this help people access housing? How do you plan on achieving this objective?
22. Under what circumstances do you support creating “tent cities” and government-sanctioned encampments, as President-elect Trump has proposed?
23. The McKinney-Vento Homelessness Assistance Act allows for the transfer of suitable surplus federal property to localities to pursue shelter and housing options. Would you work with the General Services Administration and the Department of Health and Human Services, two federal agencies also responsible for administering McKinney-Vento transfers, to ease the process for facilitating such transfers?

(Response to questions 17-23) On December 27, 2024, HUD issued a press release titled “Federal Government Announces Significant Efforts to Reduce Homelessness.” On the same day, HUD also released the 2024 Annual Homelessness Assessment Report, which found that 771,480 individuals were experiencing homelessness on a single night in January 2024. That is the highest number ever recorded and a 32 percent increase from only two years ago.

Despite record funding levels, HUD is failing at its most basic mission. If confirmed, I plan to undertake a thorough review of HUD’s homelessness policies and its continued reliance on the Housing First model. It’s clear to me our current approach to addressing homelessness is badly broken.

Fair Housing

24. During the first Trump Administration, HUD proposed—and later withdrew—a rule change that would have prohibited families, where some of the family members are legal residents but not American citizens, from receiving certain forms of federal housing assistance. As HUD Secretary, how do you plan to keep families with mixed immigration status together in federal assisted housing?
25. HUD’s “Discriminatory Effects” rule prohibits any housing policy with discriminatory effects “if it was not necessary to achieve a substantial, legitimate, nondiscriminatory interest or if a less discriminatory alternative could also serve that interest.” Will you preserve HUD’s “Discriminatory Effects” rule?
26. HUD’s “Equal Access” rule requires that HUD-assisted housing be made available to individuals and families regardless of sexual orientation, gender identity, or marital status, consistent with recent Supreme Court jurisprudence. What is your plan to implement HUD’s “Equal Access” rule?
27. As HUD Secretary, what are your enforcement priorities? Would you plan to continue to bring enforcement actions against entities that violate fair housing and civil rights laws? Would you weaken the standards currently used by HUD to bring such enforcement actions?

28. In its FY 2021 Congressional Budget Justification, HUD stated that staffing levels at the Office of Fair Housing and Equal Opportunity (FHEO) had declined by 32 percent over the previous nine years and that this decline had “resulted in significant risks in the execution of FHEO programs.” While FHEO staff size has increased modestly since 2020, personnel still remain far below 2009 levels despite HUD’s requests for additional resources.

- a. Will you commit to requesting the necessary funding to ensure adequate staffing levels so FHEO can effectively enforce the Fair Housing Act and other fair housing laws?
- b. Will you commit to opposing any efforts to decrease HUD’s budget and staffing resources for fair housing activities?

29. The Fair Housing Act’s Affirmatively Furthering Fair Housing mandate is a key tool to ensure that all people—regardless of race, sex including gender identity, national origin or ethnicity, family status, disability, or religion—have a range of choices about where to live. Will you preserve HUD’s “Restoring Affirmatively Furthering Fair Housing Definitions and Certifications” rule?

30. The racial homeownership gap is larger today than it was in the 1960s, when housing discrimination by race was still legal.

- a. Why do you think this is the case?
- b. What specific steps will you take to ensure that communities of color receive fair access to mortgage credit opportunities?

(Response to questions 24-30) Like my predecessors, I am fully committed to enforcing the Fair Housing Act of 1968. I know very well the importance of rooting out discrimination in our great nation.

Illegal discrimination has no place in our housing market. If confirmed, I will uphold the Fair Housing Act to prevent housing discrimination. In addition, HUD has an entire office dedicated to enforcing fair housing laws and investigating complaints of housing discrimination, the Office of Fair Housing and Equal Opportunity. If confirmed, I commit to being briefed by the staff in this office.

Both the Trump and Biden administrations recognized that the Affirmatively Furthering Fair Housing rule is overly complex, burdensome on communities, and not achieving results. The Biden administration proposed an updated AFFH rule, but never finalized it. HUD’s Disparate Impact rule has not been updated since the Supreme Court ruled on this important subject nearly a decade ago. If confirmed, I will review these regulations.

I will also review HUD’s “Equal Access” rule and any rules, policies, or programs that provide benefits for individuals who are not in the country lawfully. We must always ensure HUD is following the law and putting Americans first.

Addressing Housing Market Problems Caused by Institutional Investors, Predatory Corporate Landlords, and Foreign Actors

31. In response to a question at your confirmation hearing asking if you think private equity investment in the housing market poses issues, you said: "I believe the more capital, the better. And there are companies out there that are investing in the market. And obviously, they have to be qualified. They have to have a great track record. We don't want the wrong people investing."

- To confirm, are you at all concerned about the harms of private equity firms and other Wall Street-backed investors that purchase housing?
- What steps, if any, would you take to mitigate these harms?

32. Private equity firms and other institutional investors can outbid families for homes and then raise rents and neglect repairs for tenants and families.

- Do you agree that corporate investors buying up rental properties, crowding out individual buyers, and raising rents for renters is a problem?
- If so, what specific concerns do you have about these practices and how do you intend to address them as HUD Secretary?

33. Private equity firms have been increasingly buying the land underneath manufactured home communities, one of the most affordable housing options available to families, with 12 firms now owning over 1,200 manufactured housing parks in the United States.

- Do you think it is a problem that institutional investors are buying up manufactured housing parks and raising rents on families?
- If so, what specific concerns do you have about these practices and how do you intend to address them as HUD Secretary?

34. Price fixing and other forms of collusion are illegal under antitrust law. However, companies like RealPage are allegedly enabling landlords to collude to raise rents using price-setting algorithms and non-public data. What steps do you think HUD should take to address algorithmic price fixing in the housing market?

35. A recent endorsement by Representative Byron Donalds for your nomination as HUD Secretary stated: "As China's influence in U.S. housing markets continues to grow unchecked, Turner will prioritize addressing foreign investment in U.S. real estate, particularly from hostile actors. He will actively monitor and respond to foreign acquisitions to safeguard American homeowners and our economy from exploitation."

- Do you commit to working proactively with FinCEN, the Committee on Foreign Investment in the United States, and other agency partners to address any national security concerns arising out of these transactions?
- Do you agree that it is important to maintain the bipartisan *Corporate Transparency Act*'s beneficial ownership reporting requirements, which Congress concluded were critical to cracking down on malign actors seeking to conceal their ownership of entities in the United States to facilitate illicit activity?

like money laundering, the financing of terrorism, financial fraud, and acts of foreign corruption harming the national security interests of the United States?

(Response to questions 31-35) As I noted during my confirmation hearing, institutional investors are a very small segment of both the single-family home rental market and the overall housing market. According to the Urban Institute, institutional investors own just 600,000 homes nationwide. The *Wall Street Journal* reported on the day of my hearing that large institutional investors were behind only 0.3 percent of all home purchases in the third quarter of 2024.

We have a severe housing supply shortage in this country that can only be solved with private capital. Investors are providing essential capital to expand the supply of housing in this country.

With respect to RealPage, I have confidence that the Department of Justice and the Federal Trade Commission will adequately enforce our nation's antitrust laws.

Finally, if confirmed, I would be pleased to receive a briefing regarding the Corporate Transparency Act.

Natural Disasters and Climate Resilience

36. Do you believe that HUD should stop assisting communities with preparing and responding to natural disasters, which disproportionately affect low- and moderate-income communities?

No.

37. Do you support the permanent authorization of CDBG-DR?

CDBG-DR has received over \$100 billion in appropriations for disaster recovery since the 1990s yet it has never been authorized. The lack of clear authority for HUD's primary disaster recovery program creates needless delays and bureaucracy. That has translated into significant delays in getting emergency assistance out to communities when they need it the most — to help rebuild following a natural disaster.

I want to see HUD operate more efficiently, and providing statutory authority for disaster recovery, if done properly, could cut down on needless bureaucratic delays.

38. In 2021, a HUD Inspector General report found that Trump Administration officials withheld billions of dollars in CDBG-DR funding to Puerto Rico. Will you commit to fully dispensing all legally authorized CBGG-DR funding in the event of any natural disasters that occur under your watch, without regard for political considerations?

One of my top priorities will be to ensure that the disaster recovery funding passed by Congress gets out to communities swiftly, especially for those impacted by the recent devastation of Hurricane Helene. My priority will be ensuring that congressionally-appropriated disaster relief funds allocated through HUD gets into the hands of Americans who have been impacted by recent disasters.

39. Under what circumstances should HUD delay, withhold, or suspend disaster recovery funds from reaching disaster-impacted communities?

HUD has a responsibility, both to Congress and to the American taxpayer, to ensure the funds Congress appropriates are used for their intended purpose. We need to balance the dual mandate of getting disaster funding out to communities promptly, while also ensuring the funds are properly spent. I will always guard against waste, fraud, and abuse in all HUD programs, including CDBG-DR.

40. Do you support repealing HUD initiatives to mitigate the effects of climate change on housing access?

My focus will be to ensure HUD is delivering on its statutory mandate to provide safe, decent and affordable housing to American families.

41. As HUD Secretary, what would you do to address the rising cost of property insurance and the increasing unavailability of home and multifamily property insurance due to climate-related natural disasters?

The rising cost or unavailability of property insurance is a burden on American homeowners. Under the McCarran-Ferguson Act of 1945, insurance in the United States is regulated at the state level. Some state insurance regulators have pursued irresponsible policies that have exacerbated this situation. If confirmed as HUD Secretary, I will support policies that responsibly and sustainably bring down housing costs for Americans.

HUD Staffing, Resources, and Management

42. Given your lack of experience managing an organization of HUD's size, how do you plan on ensuring that you are running the agency as well as possible?

43. Until last year, HUD's Office of Inspector General (OIG) listed "Human Capital Management" as one of the agency's top management challenges. In last year's report on top management challenges, the OIG noted that HUD "still faces capacity challenges that affect its ability to oversee grantees, contractors, and financial sector counterparties; provide high-touch technical assistance; and modernize its programs and IT systems."

- a. Will you support maintaining and expanding staffing to ensure HUD can fulfill its mission and functions, including those identified by the OIG?
- b. What steps will you take to ensure that HUD can recruit and maintain the staff it needs?

44. A recent endorsement by Representative Byron Donalds for your nomination as HUD Secretary stated: "Turner will take decisive action to place motivated, politically aligned leaders in key positions, transforming career roles into non-career positions where appropriate."

- a. Do you intend to convert career staff positions at HUD into non-career positions?
- b. If so, which career positions at HUD do you plan on converting into non-career positions?
- c. To what extent will “political alignment” affect your staffing decisions at HUD?
- d. Will you ensure that all HUD decisions are based on the law and the facts and are not motivated by political considerations?

(Response to questions 42-44) The issue of HUD’s workforce is an important one that I will make a top priority if confirmed. It is certainly concerning that HUD has the lowest percentage of hours worked in-person in the office of any major Cabinet agency, according to OMB. I would like to conduct a top-to-bottom review of the workforce to address any issues or challenges that prevent HUD from delivering on its mission. Of course, I commit to upholding the law when making any decision if confirmed as HUD Secretary.

Committee Questionnaire

45. Under Committee rules, you are required to provide true and correct responses to all questions in the Committee’s questionnaire. Your initial questionnaire was incomplete, and upon my staff’s request, you provided two subsequent addendums. Can you confirm that, with these addendums, you have provided complete, true, and correct answers to all of the Committee’s questions in the questionnaire?

Yes, to the best of my knowledge.

46. The Committee questionnaire requires you to itemize all your political contributions which exceed \$200 or which aggregated to over \$200 in a calendar year to any individual, campaign organization, political party, political action committee, or similar entity during the last ten years and to identify specific amounts, dates, and names of recipients. Can you confirm that you have provided complete, true, and correct disclosures in response to the Committee’s requirement?

Yes, to the best of my knowledge.

47. The Committee questionnaire requires you to list all of the formal speeches, presentations (e.g., PowerPoint), and public statements you have delivered during the past ten years which are on topics relevant to the position for which you have been nominated, including dates and name of the forum you delivered the speech, presentation, or public statement. The questionnaire also requires you, if available, to provide the Committee with one digital copy of each formal speech, presentation, and public statement, and if text is no longer available, list the date, place, and organization or group to whom you made the speech or presentation. To date, you have only provided a list of speeches starting in September 2021, and you have not provided any copies of or links to your speeches, presentations, or public statements. Can you confirm that you have provided complete, true, and correct disclosures in response to the Committee’s requirements?

I have provided information about this request to the best of my ability.

48. The Committee questionnaire requires you to add a schedule listing all clients and customers whose billings exceeded three quarters of one percent of your gross billings during each of the last three years. You have owned and operated the Scott Turner Consulting Group since 2015 but have disclosed no clients in response to the questionnaire. Can you confirm that you have provided complete, true, and correct disclosures in response to the Committee's requirement?

I have provided information about this request to the best of my ability.

49. The Committee questionnaire requires you to disclose all past and present memberships, affiliations, and offices held in professional, fraternal, business, scholarly, civic, social, charitable, and other organizations. Can you confirm that you have provided complete, true, and correct disclosures in response to the Committee's requirement?

I have provided information about this request to the best of my ability.

Nomination

50. During or leading up to the selection of your nomination, did anyone on the Trump campaign, transition team, or other closely related entity approach you about your loyalty to President-elect Trump? Did you sign a loyalty pledge or other similar oath?

No.

51. During or leading up to the selection of your nomination, did you discuss Project 2025 with any officials directly or associated with the Trump campaign or the Trump transition team? If so, please explain.

No.

52. During or leading up to the selection of your nomination, did you discuss Project 2025 with any officials directly or associated with the Heritage Foundation? If so, please explain.

No.

53. In November 2024, the New York Times and other news outlets reported that Boris Epshteyn, a top adviser to President-elect Trump, allegedly requested payment from prospective political appointees to promote their candidacies for top positions within the Administration. Did you discuss the possibility of joining the administration with Mr. Epshteyn at any time? If so, did Mr. Epshteyn seek payment from you for promoting your candidacy for a position within the Administration? Did he seek payment for any other reason?

No.

54. At any time, did lawyers for President-elect Trump approach you regarding Mr. Epshteyn and the allegations cited above? If so, please explain.

No.

55. Please provide a comprehensive list of the people who approached you about joining the administration.

President-elect Donald Trump asked me to be his HUD Secretary.

56. Did any person provide advice to you, oral or written, on your responses to these questions? If so, please provide a comprehensive list of the individuals or organizations that provided assistance.

All of these answers are mine.

Congressional Oversight and Whistleblower Protection

57. If confirmed, will you commit to making yourself and any other politically appointed employee of HUD available to provide testimony (including but not limited to briefings, hearings, and transcribed interviews) to the Committee on any matter within its jurisdiction, upon the request of either the Chair or Ranking Member?

I look forward to working with the Senate Banking Committee and its leadership.

58. If confirmed, will you commit to fully complying with all information requests from me and responding to those requests in a timely manner?

I look forward to working with the Senate Banking Committee and its leadership.

59. If confirmed, do you intend to respond to congressional information requests differently depending on who is making the request?

I look forward to working with the Senate Banking Committee and its leadership.

60. If confirmed, will you commit to complying with any federal protections for whistleblowers?

I will comply with all relevant laws.

Public Integrity

61. Will you commit to recuse yourself from any matters involving your former employers or clients for 4 years while serving as HUD Secretary?

I will comply with all relevant laws.

62. For at least 4 years after leaving HUD, will you not seek employment or compensation from (1) any entity that you personally and substantially interacted with in your role as HUD Secretary and (2) from any entity that lobbies HUD?

I will comply with all relevant laws.

Questions from Senator Warren

1. President-elect Trump has suggested that undocumented immigrants are to blame for America's housing crisis and called for mass deportations. However, roughly 30 percent of construction workers in America are immigrants, and economists have found that mass deportation would reduce the supply of skilled construction workers by 1.5 million, driving up the cost of housing even further.
 1. Do you believe that immigration is the primary cause of housing unaffordability?
Please provide data to explain your position.
 2. Do you support mass deportation as a solution to the housing crisis?

I think we can all agree that millions of immigrants crossing the border illegally, as occurred under the Biden Administration, increases the demand for scarce housing during a time of unaffordability for millions of American citizens. Further, even the Biden Administration acknowledged in a recently-released report that increases in homelessness are tied to immigration.

2. During a 2019 interview, when an interviewer stated that government assistance keeps people in "total bondage" and "a worse form to find oneself in than slavery," you responded, "that's right." Furthermore, in 2023, you called welfare "dangerous, harmful" and "one of the most destructive things for the family."
 1. Do you believe that those receiving rental assistance are in a circumstance worse than slavery?
 2. Do you believe that receiving housing assistance, such as the rental assistance or residing in public housing that HUD oversees, is one of the most destructive things for the family?

Senator, what I can say is that all American families deserve the opportunity to lift themselves out of poverty and climb the economic ladder. If confirmed as Secretary, my priority will be to use all the lawful tools at my disposal to reduce poverty and dependence on the federal government.

3. Public reporting suggests that one of your priorities is to "work[] with states to ban urban camping." How will this help people access housing? How do you plan on achieving this objective?

I am not familiar with these reports and have never spoken to the media outlet referenced in your footnote.

4. During the first Trump Administration, HUD proposed—and later withdrew—a rule change that would have prohibited families, where some of the family members are legal residents but not American citizens, from receiving certain forms of federal housing assistance. As HUD Secretary, how do you plan to keep families with mixed immigration status together in federal assisted housing?

I look forward to being briefed on this issue. If confirmed as Secretary, I will strive every day to ensure HUD is always following the law and putting American citizens first.

5. HUD's "Discriminatory Effects" rule prohibits any housing policy with discriminatory effects "if it was not necessary to achieve a substantial, legitimate, nondiscriminatory interest or if a less discriminatory alternative could also serve that interest." HUD began a notice and comment rulemaking process in 2021, six years after the Supreme Court affirmed that disparate impact is cognizable under the *Fair Housing Act*, and the rule was finalized following that process in 2023. The rule therefore reflects public input following the Supreme Court's ruling. Will you preserve HUD's "Discriminatory Effects" rule?

As I noted in my initial response to you, HUD's Disparate Impact rule has not been updated since the Supreme Court ruled on this important subject in 2015. If confirmed, I will review this regulation to ensure HUD is complying with the law.

6. The racial homeownership gap is larger today than it was in the 1960s, when housing discrimination by race was still legal.

1. Why do you think this is the case?
2. What specific steps will you take to ensure that communities of color receive fair access to mortgage credit opportunities?

Senator, it is troubling that the U.S. homeownership rate is essentially the same today as it was when HUD was created nearly 60 years ago — despite \$3 trillion in spending on HUD programs. The racial homeownership gap, as you rightly noted, is wider today than it was back then.

When a federal agency is so clearly failing at its core mission, it requires a top-to-bottom review of its programs and policies. If confirmed, I would welcome a dialogue with you and work with the committee on ways we can make progress because the status quo is clearly not achieving the results we both want to see — expanding homeownership for all Americans.

One thing I do know is that a strong economy will help more people buy a home and keep up with their mortgage payments. President Trump has made expanding housing supply and reducing interest rates key parts of his economic plan.

7. In response to the question "do you support restricting FHA financing to first-time homebuyers?," you replied:

In the past fiscal year, FHA served more than 498,000 first-time homebuyers — over 82 percent of its volume. It seems to me that FHA is already predominantly serving first-time homebuyers.

I interpreted your reply to mean that you would therefore not support restricting FHA financing to first-time homebuyers. Is that interpretation correct?

Let me be clear, my response cited publicly-available data to show that FHA is already serving mainly first-time homebuyers as a percentage of the loans originated. Beyond that, I do not want to commit to any policy changes without first having the opportunity to conduct a deeper dive into the financials of the FHA program.

8. A recent endorsement by Representative Byron Donalds for your nomination as HUD Secretary stated: "Turner will take decisive action to place motivated, politically aligned leaders in key positions, transforming career roles into non-career positions where appropriate."

1. Do you intend to convert career staff positions at HUD into non-career positions?
2. If so, which career positions at HUD do you plan on converting into non-career positions?
3. To what extent will "political alignment" affect your staffing decisions at HUD?

I deeply appreciate Congressman Donalds' support of my nomination, but his views are his own. As I testified before this Committee, if confirmed, I would make it a priority to ensure that HUD employees return to the office. Beyond that, I would like to be briefed on personnel matters before weighing in on any specific organizational changes.

9. If confirmed, will you commit to making yourself and any other politically appointed employee of HUD available to provide testimony (including but not limited to briefings, hearings, and transcribed interviews) to the Committee on any matter within its jurisdiction, upon the request of either the Chair or Ranking Member?

If confirmed, I will commit to working with my office of general counsel and being as transparent and responsive as possible, including working with the Committee's leadership to make sure HUD officials testify when it's appropriate.

10. If confirmed, will you commit to fully complying with all information requests from me and responding to those requests in a timely manner?

If confirmed, I will direct my staff to do all we can to respond in a timely manner to you and your staff on information requests.

11. If confirmed, do you intend to respond to congressional information requests differently depending on who is making the request?

If confirmed, I intend to work with my office of general counsel to be as responsive as possible to all congressional inquiries.

Questions from Senator Cortez Masto

1. When did you begin at JPI Construction? What are your main responsibilities with JPI Construction? What have been your accomplishments at JPI Construction?

Please refer to my committee-approved questionnaire as well as my written testimony, which provides my career history, background, and list of accomplishments.

SENATOR JACK REED

Many companies cannot make lower-end market developments pencil out. Indeed, according to the National Multifamily Housing Council, 77% of 2024 apartment deliveries were higher-end developments, while less than 1% were lower-end, naturally affordable buildings.

1. If confirmed, how will you help increase development of naturally affordable multifamily Housing?

One way to increase the development of naturally affordable multifamily housing is to reduce and eliminate costly, unnecessary, and duplicative Federal regulatory burdens on construction and development. Lowering the cost of new construction should translate to more affordable rents, in addition to new units absorbing additional demand from the local market more broadly. In addition, naturally affordable housing projects in Opportunity Zones should be able to attract additional investment.

2. Will you work with me to expand programs that support multifamily new construction, including FHA 221(d)(4) and Transit-Oriented Development programs with the Department of Transportation?

Since the great financial crisis, we have underbuilt our nation's housing supply by millions of units. So we need to take inventory of all of HUD's programs with the key question in mind of "does this make housing more affordable?" We also need to make sure HUD's programs are easy to navigate and operate efficiently and effectively. If confirmed, I commit to reviewing the FHA 221(d)(4) program with those factors in mind and I also commit to discussing how HUD and DOT can partner on tackling our country's housing challenges.

According to HUD, there are 3.6 million households in the US with children under age 6 who live in homes with lead hazards. Lead poisoning is a preventable tragedy that dramatically impacts a child's health and ability to learn, which is why the federal government banned lead paint in 1978. However, in areas like Rhode Island, with a high concentration of older housing stock, lead hazards in homes remain pervasive.

3. Do you commit to working with me to get more resources out to the communities with high rates of lead poisoning among children?

Senator, I am grateful for your leadership on this issue. Eliminating lead paint from older housing is vitally important, especially for children, and I appreciate this is a particularly important issue in Rhode Island and other northeast states with an older housing stock. If confirmed, I commit to being briefed by HUD's Office of Lead Hazard Control and Healthy Homes and look forward to partnering with you.

SENATOR TINA SMITH

1. What are some examples of positive local zoning reforms?

President Trump knows that the best local zoning reforms are just that — local.

2. Please identify several federal housing programs that you consider to be evidence-based?

Many HUD programs have been inspired by or are the subject of rigorous evidentiary efforts under the direction of HUD's Office of Policy Development and Research. Several examples include:

- 1.) The Moving to Work Demonstration, first authorized by Congress in 1996, allows participating Public Housing Authorities flexibility to design and test program innovations to better serve their local communities. Along the way, the demonstration has been the subject of rigorous research evaluations, building the evidence base on the policy interventions tested.
- 2.) The Section 811 Project Rental Assistance (PRA) program, first authorized by Congress in 2010, provides integrated supportive housing services to non-elderly residents with disabilities. HUD has published research that examines the housing aspects of the program as well as the use of integrated supportive services, among other topics.
- 3.) The Rental Assistance Demonstration (RAD), first authorized by Congress in 2012, allows public housing units to be converted to properties supported by Project-Based Vouchers or Project-Based Rental Assistance. In doing so, the properties can be recapitalized and improved physically and financially, thereby helping to preserve affordable housing units. As a demonstration, RAD has been the subject of ongoing research.
- 4.) HUD has a long history in conducting and disseminating research on innovative building technologies, with an eye towards making construction materials and practices more efficient and effective.

3. What is the primary cause of homelessness?

There is no one cause of homelessness. It is a complex issue and if it was easy to solve, we would have already eradicated homelessness. I have stated that I support policies to bring housing costs down and incorporate wraparound services for our homeless Americans.

4. During your nomination hearing, you said you would oppose efforts to avoid the politicization of federal programs. Do you commit to oppose efforts to politicize federal programs when they come from the right?

I will ensure that, if confirmed, all HUD programs are administered in accordance with the law.

5. What are your views on the Housing First strategy?

If Housing First was working, homelessness would not be at the highest levels in the nation's history — a 32 percent increase in just the past two years.

Despite record funding levels, HUD is failing at its most basic mission. If confirmed, I plan to undertake a thorough review of HUD's homelessness policies and its continued reliance on the Housing First model. It's clear to me our current approach to addressing homelessness is badly broken.

6. Do you agree with the recent Supreme Court decision in Grants Pass vs. Johnson?

If confirmed as HUD Secretary, I will always adhere to the law — and this Supreme Court decision is now the law of the land.

7. Do you support a national ban on camping and sleeping on public property?

This issue is not under HUD's jurisdiction. A national ban on camping and sleeping on public property would require an act of Congress.

8. Do you support the creation of relocation camps for Americans who are homeless?

I am deeply concerned about the dramatic rise in homelessness in this nation. In its 2024 Annual Homelessness Assessment Report, HUD found that 771,480 individuals were experiencing homelessness on a single night in January 2024. That is the highest number ever recorded and a 32 percent increase from only two years ago.

Despite record funding levels, HUD is failing at its most basic mission. If confirmed, I plan to undertake a thorough review of HUD's homelessness policies and its continued reliance on the Housing First model. It's clear to me our current approach to addressing homelessness is badly broken.

9. Will you oppose and stand up to any efforts to create such camps?

See above.

10. How much has veteran homelessness declined in the past 15 years?

If confirmed, I will direct HUD staff to brief your office on these statistics.

11. What lessons can be drawn from the approach on veteran homelessness?

Our approach to veteran homelessness demonstrates the importance of wraparound services.

12. Why do you think there is a homeowner insurance crisis?

The regulation, availability, and affordability of homeowners insurance varies by state and even by local area in some cases. In certain states, insurers are withdrawing from the market or premiums are rising rapidly as a result of many factors. Given the importance of homeowners insurance on homeownership, particularly homeownership backed by mortgage credit, I am committed to being briefed on this issue early in my tenure, if confirmed.

13. Do you support providing high-performing Public Housing Authorities with more administrative and financial flexibilities?

HUD's Moving To Work Demonstration Program (MTW) is an important and effective program that allows high-performing PHAs to test and study the impacts of various locally designed and innovative administrative and financial flexibilities.

14. The Low-Income Housing Tax Credit (LIHTC) program is the largest federal driver of new affordable housing production. However, most units built through LIHTC are unaffordable to extremely low-income Americans without a housing subsidy. How can HUD ensure that more LIHTC units are affordable to the extremely and very-low-income Renters?

President Trump knows very well that we must build more to make housing more abundant and affordable in this country. Currently, the cost of building any new housing is too high, including multifamily apartments that use housing tax credit equity. Construction projects now face the unfortunate combination of high inflation, material shortages, labor shortages, high regulatory costs, and increased interest rates. As a nation, I believe we must get our fiscal house in order so that we can relieve inflationary pressures and have lower interest rates, which will have an immediate and direct impact on the cost of debt for construction projects. It is also true that regulatory costs can account for over 30 percent of the total cost of building. If confirmed, I will commit to assessing HUD's rules, policies and procedures to reduce bureaucratic inefficiencies and delays, lessen any undue burdens on the private sector, and spur the creation of affordable housing. While the LIHTC is part of the tax code and under the purview of the Department of the Treasury, I can commit to looking at HUD's existing programs to better align them with projects that use tax credit equity.

15. Do you value energy efficiency initiatives in HUD programs to help lower utility costs and create savings?

I believe there is an opportunity for HUD to update its utility allowance policies in a way that promotes energy efficiency and makes housing more affordable.

16. Does JPI work with property managers that use RealPage?

I am not personally familiar with the technology platforms used in property management by JPI.

17. Are you concerned about recent findings that RealPage has been a key tool for collusion among large landlords, raising rents for American families?

I have confidence that the Department of Justice and the Federal Trade Commission will fully enforce our nation's antitrust laws.

18. Do you think it's acceptable for landlords to use algorithms to coordinate on pricing to increase the cost of rent?

I am opposed to illegal price fixing.

19. The Housing, Transportation and Community Development Subcommittee has jurisdiction over HUD. If confirmed, I would look forward to working with you. Do you commit to responding in a timely manner to requests from the subcommittee's majority or minority? Will you direct your staff to provide research assistance and technical assistance upon request by me? Will you ensure that technical assistance is provided, when requested, by the career staff, without interference from HUD's political appointees?

I very much enjoyed the time we spent together prior to my hearing and hope to have a true partnership with you going forward so that we can begin solving our nation's very real housing challenges. You have my commitment that we will always strive to respond to you and your colleagues in a timely manner and provide you with any assistance you need.

SENATOR RAPHAEL WARNOCK

If confirmed as Secretary of the U.S. Department of Housing and Urban Development (HUD), you will take the helm of America's largest housing agency amid a severe affordable housing crisis, including a significant supply shortage. Underwriting this crisis are the challenges posed by local zoning laws, regulatory barriers, and rising building material costs that can add significant costs and delays to the homebuilding process. Rural areas in Georgia and across the country also face unique challenges in providing affordable homeownership opportunities, including limited access to financing and older housing stock that often needs substantial repairs. Fortunately, HUD has several programs to help increase the supply of affordable homes for both rental and homeownership, including the Low-Income Housing Tax Credit (LIHTC), HOME Investment Partnerships Program, the Community Development Block Grant (CDBG), and the Self-Help Homeownership Opportunity Program (SHOP).

1. If confirmed as HUD Secretary, what specific actions will you recommend HUD take to incentivize and support the construction of homes built for homeownership, especially in areas with severe shortages and barriers to development?

President Trump knows very well that we must build more to make housing more abundant and affordable in this country. Currently, the cost of building any new housing is too high, including multifamily apartments that use housing tax credit equity. Construction projects currently face the unfortunate combination of high inflation, material shortages, labor shortages, high regulatory costs, and increased interest rates. As a nation, I believe we must get our fiscal house in order so that we can relieve inflationary pressures and bring about lower interest rates, which will have an immediate and direct impact on the cost of debt for construction projects. It is also true that regulatory costs can account for over 30 percent of the total cost of building. If confirmed, I will commit to assessing HUD's rules, policies and procedures to reduce bureaucratic inefficiencies and delays, lessen any undue burdens on the private sector, and spur the creation of affordable housing.

2. What role should HUD play in preserving rural housing stock and supporting programs that enable families to maintain safe, affordable homes in rural areas?

Our nation's rural communities have too often been overlooked by the federal government. If confirmed, I look forward to partnering with you to ensure we are addressing the needs of Americans living in rural areas.

3. What is the role of the federal government in addressing the market failure that results in a severe shortage of rental homes affordable to people with the lowest incomes?

There are many reasons why the construction of affordable rental properties oftentimes don't "pencil out," and most notably inflation and higher interest rates. As a result, it becomes harder

to add to our undersupplied housing stock. If confirmed, I want to look at HUD policies to remove costly obstacles to construction, some of which were put in place in recent years.

4. What is the role of the federal government in encouraging states and localities to reduce barriers that prevent housing construction?

During the first Trump administration, HUD released a comprehensive report on regulatory barriers at the federal, state, and local levels. The report can be found here:

<https://www.huduser.gov/PORTAL/publications/eliminating-regulatory-barriers-to-affordable-housing.html>

I believe this report will be a good starting point as we work to address our nation's housing shortage.

5. What is the role of the federal government in addressing the needs of households that cannot be served by the private sector alone?

HUD operates a number of social safety net programs aimed at providing housing to our nation's poorest people, including public housing, the Housing Choice Voucher Program, and Project Based Rental Assistance.

6. If confirmed as HUD Secretary, how would you work with state and local governments to reduce local land use and zoning barriers and encourage the development of affordable homeownership opportunities?

I believe there are a variety of ways that state and local governments can update their zoning and land use policies to increase housing supply. I also firmly believe these are decisions that need to remain at the state and local level. If confirmed, I look forward to working with you and the Committee on these important issues.

7. If confirmed as HUD Secretary, how will you strengthen the Low-Income Housing Tax Credit (LIHTC) program to further support the creation of affordable housing?

While LIHTC is part of the tax code and under the purview of the Department of the Treasury, I can commit to looking at HUD's existing programs to better align them with projects that use tax credit equity.

8. Will you commit to maintaining the HOME Investment Partnership Program (HOME), Community Development Block Grant (CDBG), Self-Help Homeownership Opportunity

Program (SHOP), and HUD's other affordable housing supply programs if confirmed as HUD Secretary?

If confirmed, I commit to fully reviewing these programs to ensure they are serving their intended purposes and maximizing taxpayer funds.

9. If confirmed as HUD Secretary, will you continue to adhere to the maximum feasible deference clause in the CDBG program?

If confirmed, I look forward to learning more about this aspect of the CDBG program.

10. Do you believe expediting the process for HUD-insured construction loans and supporting manufactured housing can help increase the housing supply?

I will commit to reviewing the process for updating the HUD Code for manufactured housing to ensure that it is efficient, transparent, and streamlined. I believe this type of clarity and certainty is important to maximize the impact of manufactured housing on making homes more affordable across the country. Manufactured housing accounts for more than 10 percent of all new housing starts, and occupies a much larger share in rural communities. It's also one of the most innovative segments of the housing industry and is largely unsubsidized. If confirmed, I will prioritize the availability and affordability of manufactured housing, including eliminating costly delays and undue regulatory burdens. I will also commit to meeting with the builders who run factories across the country that produce this important source of affordable housing.

There is a widening racial homeownership gap in the United States. According to the National Association of Realtors, just under half of Black Americans own a home – a total that's almost 30 percentage points lower than white Americans. An often-overlooked driver of racial wealth inequity within our housing system is the well-documented pattern of lenders and the appraisal market systemically assessing the value of Black and brown homes lower than white homes. The Federal Housing Administration (FHA), as the primary housing financing source for underserved and minority borrowers, can help close the racial homeownership gap, while HUD's existing Property Appraisal and Valuation Equity (PAVE) interagency task force is providing tools and data to consumers and the appraisal community to cut down on bias.

11. Do you believe that FHA can play a role in narrowing the racial wealth gap in our country?

According to data from the Urban Institute, the racial homeownership gap between Black and white households is larger now than it was in 1960, when segregation was legal. During President Trump's first administration, a thriving economy pushed the Black homeownership rate up to about 47 percent, which has unfortunately dropped in recent years. I believe it is incredibly important to provide opportunities for homeownership, as it is the primary wealth-building vehicle in our nation. If confirmed, I would look at HUD's housing programs to

understand which ones are providing economic uplift to American households and which ones may be perpetuating the homeownership gap. In particular, I would analyze the Federal Housing Administration's role in providing access to credit for low-to-moderate income and minority households, and review FHA's role in providing access to credit and look forward to briefing your office on this issue, if confirmed.

12. If confirmed as HUD Secretary, will you commit to supporting the FHA program and opposing policy changes that could restrict or reduce the critical role the FHA plays in the single-family housing market?

If confirmed, I will ensure FHA operates in a financially-sustainable manner above its statutorily-mandated capital level in order to serve low- and moderate-income and first-time homebuyers.

13. If confirmed as HUD Secretary, will you commit to continue to use HUD's tools and authorities to crack down on appraisal bias, including by continuing to provide consumers with data to push back against suspected bias?

See below.

14. If confirmed as HUD Secretary, will you commit to continuing the work of the HUD-led PAVE task force, including by faithfully continuing to execute the action plan put together by this task force under the Biden Administration?

Illegal discrimination has no place in our housing market. The accurate valuation of properties is critical to HUD's ability to ensure sustainable access to mortgage credit for borrowers and sound risk management practices in the program. If confirmed, I commit to being briefed on HUD's approach to ensuring accuracy in property valuations.

According to the Atlanta Journal-Constitution, there are a handful of Wall Street private equity companies that individually own more than 10,000 single-family homes around Atlanta. During this time of high interest rates, and in the midst of a housing crisis, these large, private equity firms are effectively boxing first-time and first-generation homebuyers out of the housing market.

15. If confirmed as HUD Secretary, will you commit to careful oversight of any sales involving HUD housing stock to limit private equity's further overreach into our housing market?

If confirmed, I will review data on HUD's inventory of notes from defaulted FHA loans as well as real-estate owned (REO) properties. I agree that it is important to conduct all asset sales with maximum transparency to Congress, market participants, and the American public, while upholding FHA's statutory responsibility to maximize the recovery from asset sales to protect the health of the insurance fund.

16. If confirmed as HUD Secretary, will you commit to work with me to study this problem, propose recommendations, and implement policies to protect renters, limit private equity's further overreach into our housing market, and address the consequences of this trend for Georgia's prospective renters and homeowners?

As I stated during my confirmation hearing, institutional investors are a very small segment of both the single-family home rental market and the overall housing market. Based on the statistic you provided, this appears to be the case in the Atlanta metropolitan area as well. According to the Urban Institute, institutional investors own just 600,000 homes nationwide. The *Wall Street Journal* reported on the day of my hearing that large institutional investors were behind only 0.3 percent of all home purchases in the third quarter of 2024.

We have a severe housing supply shortage in this country that can only be solved with private capital. Investors are providing essential capital to expand the supply of housing in this country.

Communities across Georgia were recently impacted by Hurricane Helene's devastation. Fortunately, Congress responded by passing a disaster supplemental package that included \$12 billion for HUD's Community Development Block Grant -Disaster Recovery (CDBG-DR) program. These flexible grants help cities, counties, Indian tribes, and States recover from Presidential declared disasters, especially in low-income areas.

17. If confirmed as HUD Secretary, will you commit to administering the CDBG-DR funds to disaster-impacted communities without consideration of electoral politics or any considerations beyond need?

See below.

18. If confirmed as HUD Secretary, will you commit to not arbitrarily withhold CDBG-DR funds to disaster-impacted communities?

I can commit to you that it will be a priority of mine to ensure congressionally-appropriated disaster funds reach impacted communities in a timely manner. People devastated by natural disasters shouldn't then be subjected to bureaucratic red tape. No, I will not arbitrarily withhold CDBG-DR funds.

5. HUD's Housing Opportunities for Persons with AIDS (HOPWA) program is the only Federal program dedicated to the housing needs of people living with HIV/AIDS. 9 Stable housing allows persons living with HIV/AIDS to access comprehensive healthcare and adhere to HIV treatment plans. 10 Specifically, according to the National Institutes of Health, homeless individuals with HIV are 27 times more likely to die than those with stable housing. Unfortunately, the Atlanta metro region is the nation's leader in new HIV infections. Providing housing for people with HIV/AIDS is critical to ending the HIV epidemic in Atlanta and across the country, which is why I remain committed to supporting the HOPWA program.

If confirmed as HUD Secretary, when will you update the current formula for HOPWA financing to ensure that HIV epidemic epicenters such as Atlanta receive adequate funding for its homeless HIV population?

Senator, I would be happy to meet with you if confirmed to discuss this with you. HOPWA, similar to other HUD programs, is subject to a statutory formula and terms for allocations, as most recently stipulated through the Housing Opportunity Through Modernization Act. Any specific changes to this formula or its parameters would require an act of Congress.

If confirmed as HUD Secretary, will you be an advocate for increased HOPWA funding?

If confirmed, I will conduct a thorough review of the budget for all HUD programs, including HOPWA, to ensure they are serving their intended purpose and maximizing their budget.

If confirmed as HUD Secretary, what role will HUD play in ending the HIV epidemic?

As you noted, HUD has a dedicated program, the Housing Opportunities for People with AIDS/HIV (HOPWA), which is the only federal program dedicated to the housing needs of people living with HIV/AIDS. Under the HOPWA Program, HUD makes grants to local communities, states, and nonprofit organizations for projects that benefit low-income persons living with HIV/AIDS and their families.

While new HIV diagnoses continue to decline in the United States, the prevalence in the homeless community is higher than that of the general population. If confirmed, I look forward to working with you and the Committee on this important issue.

6. Downpayment requirements remain one of the greatest barriers to entry for many first-time homebuyers, especially people of color who have historically been excluded from homeownership opportunities and comparatively lack familial wealth. According to an analysis from the Urban Institute, targeting downpayment assistance to first-generation homebuyers could reach approximately 5 million eligible homebuyers who are disproportionately Black and Latino. That's why I've introduced the *Downpayment Toward Equity Act of 2024*, which will help address the legacy of discrimination in our housing markets by providing downpayment and other financial assistance to expand access to sustainable homeownership and reduce barriers to entry for credit-worthy, lower wealth borrowers all while protecting against inflation in the housing market. This legislation will be especially beneficial in Georgia, which is ranked as the 11th worst state to buy a starter home.

What are your plans to help first-time homebuyers afford their first home?

Last year, FHA reported serving more than 498,000 first-time homebuyers — over 82 percent of its overall volume. In other words, FHA is already doing a lot to serve first-time homebuyers.

If we are to help more individuals and families to purchase their first home, we need to get inflation and interest rates under control. Elevated home prices and the high interest rates are, without question, the two biggest barriers to homeownership in America today.

If confirmed as HUD Secretary, will you commit to working with me to reduce the financial barriers to entry for first-time homebuyers, including by exploring the viability of HUD-supported downpayment assistance?

I would be interested in learning how your proposed downpayment assistance bill would “protect against inflation in the housing market.” If confirmed, I look forward to discussing this proposal with you.

7. I am deeply troubled by reports of persistently poor and unsafe living conditions at several HUD-supported properties in and around Atlanta, Georgia. At the Fairburn & Gordon property in west Atlanta’s Adamsville neighborhood, which is supported by HUD’s Project Based Rental Assistance (PBRA) program, residents have reported structural damages, power failures, and a host of unsafe living conditions. Forest Cove, a 396-unit southside Atlanta apartment community, was condemned in 2021 and its residents evacuated before HUD ultimately banned the property management company from participation in future Section 8 rental voucher contracts. These two properties show the limitations of HUD’s programs to help low-income individuals and families live in affordable homes through contracts with owners of housing developments. Too often, these owners fail to maintain their properties to an acceptable standard while continuing to accept government assistance.

What are your plans to support public housing and ensure Georgians who live in HUD’s public housing stock live in dignity and with healthy living conditions?

If confirmed as HUD Secretary, how would you fix HUD’s PRBA program?

If confirmed as HUD Secretary, how would you use HUD’s authorities to facilitate the repair of these and other dwellings?

If confirmed as HUD Secretary, would you support the creation of a new source of low-cost financing to help preserve existing affordable housing units?

If confirmed as HUD Secretary, how would you attract better owners to the PBRA program?

If confirmed as HUD Secretary, how would you help low-income individuals and families relocate from Fairburn & Gordon, Forest Cove, and similar properties while not increasing homelessness?

If confirmed as HUD Secretary, will you commit to joining me in Atlanta to visit these and other problematic properties?

Yes, I will commit to visiting Atlanta with you to see firsthand these troubled properties. It is simply unacceptable that any HUD-assisted program would fail to deliver decent, safe, and sanitary housing as is required under the law. No one should have to live in housing that puts

their safety and the safety of their family at risk. I will make it a priority if confirmed to be briefed by HUD staff on all troubled properties receiving PBRA assistance, especially those with exigent health and safety issues. It is imperative to use the oversight tools available to HUD in order to hold landlords receiving HUD assistance accountable for failures that endanger their residents, while also upholding the law and working with the Public Housing Agencies to help any displaced residents who are forced to seek new or temporary shelter through no fault of their own. I agree that HUD should, conversely, seek to attract the best property owners possible, which means incentivizing the “good actors” who follow the law and HUD’s rules. PBRA rules should be clear, streamlined, and also incorporate common sense while reducing undue regulatory barriers to program participation. I look forward to working with you on these critical issues.

8. Thanks to a combination of housing-first policies and a substantial investment from HUD, we have cut veteran homelessness in half since 2010. This effort may provide a model for HUD and other agencies as we seek to cut homelessness across the country.

Do you support a housing-first approach to addressing homelessness?

If confirmed as HUD Secretary, will you support the HUD-VASH program?

In addition to providing wraparound services, how should HUD leverage its authorities to reduce homelessness?

On December 27, 2024, HUD issued a press release titled “Federal Government Announces Significant Efforts to Reduce Homelessness.” On the same day, HUD also released the 2024 Annual Homelessness Assessment Report, which found that 771,480 individuals were experiencing homelessness on a single night in January 2024. That is the highest number ever recorded and a 32 percent increase from only two years ago.

Despite record funding levels, HUD is failing at its most basic mission. If confirmed, I plan to undertake a thorough review of HUD’s homelessness policies and its continued reliance on the Housing First model. It’s clear to me our current approach to addressing homelessness is badly broken.

Finally, if confirmed as HUD secretary, I would want HUD and VA to work closely with one another on the HUD-VASH program.

SENATOR CATHERINE CORTEZ MASTO

1. Do you have any conflicts of interest? If so, what are your plans to divest from them? Please explain how you will not accept current or future work from the construction firm which began to recently employ you.

All matters pertaining to potential conflicts of interest were addressed in my responses to the committee-approved questionnaire.

2. When did you begin at JPI Construction? What are your main responsibilities with JPI Construction? What have been your accomplishments at JPI Construction?

Please refer to my committee-approved questionnaire as well as my written testimony, which provides my career history, background, and list of accomplishments.

Opportunity Zones

3. Please name five Opportunity Zone (OZ) investments in housing developments that provided rents affordable to people earning 30% of AMI. Please do not include the Cleveland Ohio Tremont/Bakery development, instead name five other developments.

4. Per our previous request, please provide Opportunity Zone investments in Nevada that supported the development of homes.

5. As much as you can from your experience leading the Opportunity Zone office at the White House, provide detailed information on OZ investments in housing; specifically, please provide the number of projects, number of homes and types of homes (i.e. single family rental, single family homeownership, multi-family, manufactured homes on homeowner owned land and in manufactured home communities).

6. Please provide this information disaggregated by state with the total number of OZ funds.

7. As much as possible, please provide the building costs for those homes. Please also share the amount they rent or sold for – for example, what would be the average/median rent for the housing development financed with OZ.

8. Please provide details, by state, of examples where OZ investments raised incomes. Please specify details on incomes above the poverty line.

Senator, as a private citizen, I do not have access to the most current, non-public information and data on specific Opportunity Zone projects. If confirmed, I will commit to visiting Nevada with you, as well as to HUD staff briefing your staff on current, accurate data available at HUD on Opportunity Zones. What I can say is that during my tenure as the Executive Director of the White House Opportunity and Revitalization Council, I saw firsthand how Opportunity Zone investment was put to work transforming distressed communities. I can also direct you to the work we did and the stories we heard under my leadership of the Council as part of a best practices report submitted to President Trump in 2020:

https://opportunityzones.hud.gov/sites/opportunityzones.hud.gov/files/documents/OZ_Best_Practices_Report.pdf

Housing Vouchers

In 2018, 86 percent of rental assistance recipients worked, recently worked, or were a child, senior or people with disabilities. Work requirements are extremely burdensome to implement and not effective.

9. If you go forward with this problematic and ineffective approach, how will you ensure that housing providers are not burdened with additional paperwork?

10. How will you ensure that renters are not losing access to vouchers for illness, disability or changes in the economy? For example, during the COVID pandemic, nearly 1/3 of Clark County residents were laid off, do you assert these renters should have also lost their housing vouchers?

President Trump knows that there is no place for bureaucratic red tape as we tackle the housing affordability crisis. If confirmed, I will commit to looking at all problematic and ineffective regulations, policies, and procedures in order to reduce undue burdens on participants in HUD's programs. It is unacceptable for any federal government policy to have a higher cost to implement than the benefits it should provide to program participants, tenants, and taxpayers. In general, I believe that working and climbing the economic ladder are important for our nation's prosperity and to reverse the cycle of poverty for our most vulnerable Americans. If confirmed, I will commit to measuring HUD programs not just by the dollars spent, but by the actual results of providing economic uplift and self sufficiency for these families. As far as the Clark County example you mention, I will commit to being briefed on this issue to ensure I understand the specifics and how tenants receiving HUD vouchers were impacted.

Most vouchers go to extremely low-income households, with PHAs required to allocate 75 percent of vouchers to them each year. This is crucial to the effectiveness of vouchers in addressing homelessness. But if tenants earnings rise after they are in the program (or if they add another worker, through marriage or for another reason), a family can continue to receive assistance going forward, as long as they continue to need help to afford housing (meaning that 30% of their income is less than the payment standard). For example, if the payment standard is \$1,750 (the 2 BR FMR in Las Vegas), assistance would not be cut off until their income reaches about \$70,000. Instead, the voucher subsidy would fall gradually as their incomes rise and they are able to afford more rent.

11. What changes to this current approach to employment, income increases and marriage or additional earners in the home do you wish to make?

Senator, I do not want to commit to any specific changes before receiving a full briefing from HUD staff on the housing choice voucher program. HUD's vouchers should not produce "benefits cliffs" that disincentive work and earning more or "marriage penalties" that discourage household formation. I do agree with you that HUD must maximize the effectiveness of these

vouchers in order to serve as many residents in need who qualify as possible, which is why it is especially disconcerting to read reports from the HUD Inspector General that a high number of Public Housing Agencies have unused or underutilized vouchers. Given the waiting lists for these vouchers, that is unacceptable. Addressing this critical issue will be a priority for me if confirmed.

HUD Programs

In the last Trump Administration, President-elect Trump wanted to delay, cut, and eliminate HUD programs that build affordable housing.

12. Is your goal, as President-elect Trump's HUD Secretary, to delay, defund and eliminate HUD programs?
13. Do you support eliminating HUD programs that provide the funds that make it possible to build affordable apartments for veterans, seniors, and disabled Americans?
14. What criteria will you used to ascertain if a program is "duplicative"?
15. Many HUD programs provide affordable housing to various populations – elderly, people with disabilities, people with AIDS? How will you consider similar financing programs that aid different groups of individuals with different needs?
16. When HUD provides low-income families with a few hundred dollars a month through a voucher to make their rent more affordable, what is the impact on the family? What is the broader impact of vouchers and more financially secure families on the community?
17. How will you support the work of our nation's public housing authorities which provide millions of safe and affordable homes?

If confirmed, I will work with Congress on any budget recommendations and priorities. Through annual appropriations bills, Congress ultimately determines annual spending levels for HUD and other discretionary programs. While I have testified about my priorities if confirmed, it is premature to discuss any specific budget recommendations before engaging with HUD and the Office of Management and Budget in formulating the President's Budget. The upcoming budget process will allow the administration to lay out its priorities for Congress to consider as part of its annual appropriations. I look forward to engaging with this Congress as part of the process, and especially this Committee, which is responsible for authorizing our nation's housing laws.

In general, it is simply unacceptable that HUD's most basic objective, which is to help house those in dire need of shelter, has not been met. For example, we are seeing homelessness at record levels across the country, despite years and years of increased funding for homeless assistance programs. We are also seeing high levels of housing unaffordability, despite rapid growth in overall spending levels for HUD as well as a federal government that stands behind

over 80 percent of the U.S. mortgage market, I do not believe that the solution must be more money, more regulation, and more government interference. If confirmed, as a top priority, I would like to maximize the dollars appropriated for HUD's budget and make sure HUD's programs and policies are working as intended under the law.

CDBG Disaster Relief

Starting in 2018, HUD under President Trump, withheld – for two years – congressionally approved disaster recovery and mitigation funds to Puerto Rico.

18. Have you read the 2021 HUD Inspector General Report finding that HUD intentionally delayed sending Puerto Rico funds from the Community Development Block Grant Disaster Recovery and Mitigation programs funds?

19. Under what circumstances do you think HUD should delay, withhold, or suspend disaster recovery funds from reaching disaster-impacted communities?

20. President Trump's previous HUD leaders refused to answer questions from the Office of Inspector General about this delay. If you are confirmed, will you promise to fully comply with all Office of Inspector General investigations?

Senator, I have not read the specific report you mention. If confirmed, I commit to being briefed on all disaster funding that has been appropriated to HUD as part of the Community Development Block Grant-Disaster Recovery (CDBG-DR) program. As I stated in my testimony, one of my top priorities will be to address the most recent disasters by ensuring that the disaster recovery funding appropriated by Congress last month for Hurricane Helene and other storms gets to communities swiftly so that they can recover and rebuild. Furthermore, I commit to meeting with the HUD Inspector General regularly and agree to fully comply with the requirements of the HUD Secretary under the law.

Insurance

21. What can HUD do to help public housing and nonprofit housing providers afford higher property insurance?

22. How can HUD ensure that the 8 million homeowners with Federal Housing Administration (FHA) loan guarantees are able to pay their loans and afford higher homeowner's insurance?

Housing has become even more unaffordable in recent years due to a combination of challenges, including high inflation, high mortgage interest rates, regulatory burdens, and also the cost of homeowners insurance. President Trump is committed to lowering costs for all Americans. If confirmed, I will do all I can as HUD Secretary to look at the cost of homeownership comprehensively, using the tools and authorities available to HUD to bring down this cost, including pursuing actions that increase the housing supply. As you know, the McCarran-Ferguson Act exempts most insurance from federal regulation and these markets are overseen by

the states. As HUD Secretary, I will respect this and all federal laws, and work within the statutory authorities of the position to make housing more affordable for American families.

Manufactured Housing

Millions of Americans live in manufactured homes. HUD's Preservation and Reinvestment Initiative for Community Enhancement (PRICE) recently awarded \$225 million to manufactured home communities to upgrade their infrastructure and replace outdated homes. The demand for PRICE was substantial; HUD received applications for \$2.2 billion from more than 175 communities across 44 states.

23. Will you champion the PRICE program?
24. How would you use HUD resources to support improvements to manufactured housing communities that provide security of tenure to their residents?
25. When a grant announcement generates \$14 for every \$1 awarded, that looks like an unmet need. How will you consider demand in prioritizing your funding requests?

Senator, I believe that manufactured housing is a critical source of affordable housing, as it accounts for more than 10 percent of all new housing starts and occupies a much larger share in rural communities. It's also one of the most innovative segments of the housing industry and is largely unsubsidized. If confirmed, I will prioritize the availability and affordability of manufactured housing, including eliminating costly delays and undue regulatory burdens. I will also commit to meeting with the builders who run factories across the country that produce this important source of affordable housing. Further, I will commit to reviewing the process for updating the HUD Code for manufactured housing to ensure that it is efficient, transparent, and streamlined. I believe this type of clarity and certainty is important to maximize the impact of manufactured housing on making homes more affordable across the country. In addition, I would like to receive a full briefing on the PRICE program if confirmed before making any policy changes, and would be happy to work with you and your staff on this issue.

Housing Trust Fund

When President-elect Trump was previously in office, his administration delayed providing Housing Trust Fund (HTF) dollars. Project 2025 also proposes eliminating this fund. Nevadans – like all states – rely on the HTF. Every year, Nevada receives at least \$3 million to help build affordable homes. The HTF provides safe homes for veterans, people with disabilities, the elderly and low-income families.

26. Where are the funds from the Housing Trust Fund derived?

Senator, as you know, the Housing Trust Fund was created in statute by the Housing and Economic Recovery Act of 2008, which sets forth the specific funding mechanism as well as permissible uses of funding. If confirmed, I will direct HUD staff to brief your office on how the Housing Trust Fund is funded.

27. Would you work to ensure the Federal Housing Finance Agency continues to provide HUD with the Housing Trust Fund allocations so Nevada's low-income families, veterans, people with disabilities and seniors can access affordable housing?

Given that the Housing Trust Fund is established in statute (see previous answer), any changes to what is expressly written into law would need to be legislated by Congress.

SENATOR BLUNT ROCHESTER

Homelessness

In our meeting, we discussed the Housing First model and the importance of addressing the root causes of homelessness. You shared that you wanted to study the model more. Yet a very well known, successful Housing First model is the HUD-VASH program. This comprehensive approach cut veterans homelessness in half since 2010. Housing First has a proven track record of delivering results.

1. Can you clarify what exactly you need to study and when you plan to study it?

If the Housing First model had a proven track record of success, homelessness in our nation would not be at an all-time high. It's clear to me our current approach to addressing homelessness is badly broken and requires a top to bottom review.

The Hope Center in Wilmington, Delaware, is a full-service shelter providing one-stop mental health care, substance use treatment, and job training services, among other needs.

2. What is your view on providing federal support to full-service shelters like the Hope Center?

I am not familiar with the Hope Center in Wilmington, Delaware. If confirmed, I would be interested in learning more about its programs from you. As I noted above, we need a holistic review of how HUD administers and funds homelessness programs. If the Hope Center is demonstrating results in reducing homelessness, I want to hear more about it.

3. Do you believe that punitive measures, such as urban camping bans, reduce homelessness?

I believe this is a local issue. Local leaders are in the best position to determine what's best for their communities.

4. Do you support putting unhoused individuals into government-sanctioned camps, as called for by President-elect Trump?

I am deeply concerned about the dramatic rise in homelessness in this nation. In its 2024 Annual Homelessness Assessment Report, HUD found that 771,480 individuals were experiencing homelessness on a single night in January 2024. That is the highest number ever recorded and a 32 percent increase from only two years ago.

Despite record funding levels, HUD is failing at its most basic mission. If confirmed, I plan to undertake a thorough review of HUD's homelessness policies and its continued reliance on the

Housing First model. It's clear to me our current approach to addressing homelessness is badly broken.

5. If you support this plan, where will these camps be and how do you plan to pay for them?:

See above.

Healthy Homes

6. Lead abatement is critical to ensuring housing is safe and healthy for all. Lead exposure is especially harmful to children, causing brain damage and slowing growth and development. Will you commit to maintaining funding for lead abatement programs under the Office of Lead Hazard Control and Healthy Homes?

As you know, Congress ultimately determines annual spending levels for HUD programs. If confirmed, I will conduct a thorough review of the budget for all HUD programs, including the Office of Lead Hazard Control and Healthy Homes (OLHCHH), to ensure they are serving their intended purpose and maximizing their budget, especially because of how important the mission of OLHCHH is towards protecting the health of low-income children.

Impact on Communities of Color

7. As you know, homeownership rates in the Black community continue to lag far behind their white counterparts. In 2021, 73% of white households owned their own home compared to 44% of Black households. How would you use your position at HUD to close this homeownership gap?

According to data from the Urban Institute, the racial homeownership gap between Black and white households is larger now than it was in 1960, when segregation was legal. During President Trump's first administration, a thriving economy pushed the Black homeownership rate up to about 47 percent, which has unfortunately dropped in recent years. I believe that it is incredibly important to provide opportunities for homeownership, as it is the primary wealth-building vehicle in our nation. If confirmed, I would look at HUD's housing programs to understand which ones are providing economic uplift to American households and which ones may be perpetuating the homeownership gap. In particular, I would analyze the Federal Housing Administration's role in providing access to credit for low-to-moderate income and minority household.

8. Do you have any plans to work to increase the number of Black developers that are listed as subcontractors and are able to build capacity to be a part of federal housing supply projects?

We need to build a lot more housing in this country. Focusing on DEI in federal contracting is not going to result in more homes being built.

9. Project 2025's housing chapter, written by former HUD Secretary Ben Carson, advocates for eliminating a new federal fund to boost the supply of affordable housing. The document claims that federally subsidized housing distorts the market by raising demand. Do you agree with the former HUD secretary?

I have not read Project 2025's housing chapter, so am not sure which specific federal program you are referencing.

10. If so, how would you boost the supply of affordable housing without distorting the market?

See above.

11. If not, will you commit to protecting the Housing Trust Fund?

See above.

Choice Neighborhoods

12. You spoke a lot about the role of the private sector in addressing our housing crisis. Do you support programs that unlock public-private partnerships to revitalize our communities, such as the Choice Neighborhoods Program?

I have seen, first hand, the power of public-private partnerships and the impact they can have on communities and American families. The Choice Neighborhoods Program is one that I plan on reviewing and studying if confirmed.

As I stated in my hearing, I will examine the program through the lens of "is this program creating more affordable housing or not," and would welcome a discussion about the program's impacts on your state.

The Biden Administration put out a Request for Information on *HUD's Choice Neighborhoods Grant Selection Process and Award Implementation*, which closed in October of 2024, and I look forward to reviewing the responses to the RFI.

PRO Housing Program

I co-authored the underlying legislation for the Pathways to Removing Obstacles to Housing (PRO Housing) grant program. PRO Housing helps local governments implement

flexible strategies to change zoning, increase affordable housing production, and invest in local neighborhoods.

Will you commit to the continuation of this program during your tenure?

Answer:

A: Increasing housing supply by reducing unnecessary and duplicative regulations will take a whole of government approach. I commit to being briefed promptly on the status and work of this grant program, if confirmed. Ultimately, local communities should be empowered to pursue housing strategies that are best tailored to address their unique needs.

CDBG and HOME Programs

14. The Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) programs are vital to supporting the creation of affordable housing and revitalizing existing communities across the country.

a. Do you support increased funding for the CDBG and HOME programs to meet the needs of the current housing crisis?

If confirmed, I will conduct a thorough review of the budget for all HUD programs, including CDBG and HOME, to ensure they are serving their intended purpose and maximizing their budget.

15. Will you employ any CDBG grants that will help with short-term rental assistance to put people on a path to long-term sustainability

HUD already has a variety of rental assistance programs, including the Housing Choice Voucher program, Project Based Rental Assistance, the Section 811 Supportive Housing for Persons with Disabilities program, the Section 202 Supportive Housing for the Elderly Program, and public housing — all of which, combined, represent an overwhelming majority of HUD's current budget. It seems to me that repurposing community development block grants for rental assistance would be duplicative of existing HUD programs while reducing the impact of the CDBG program.

Fair Housing and Civil Rights

16. During the first Trump Administration, we saw a dramatic reduction in the federal government's enforcement of the Fair Housing Act.

a. Will you commit to enforcing Fair Housing and advocating for the prevention of housing discrimination as Secretary?

I strongly disagree with the premise of your question. Enforcing the Fair Housing Act has always been a priority at HUD, regardless of administration, and will remain a priority for me.

17. How will you fulfill your obligation under the federal Fair Housing Act to affirmatively further fair housing?

Both the Trump and Biden administrations recognized that the Affirmatively Furthering Fair Housing rule is overly complex, burdensome on communities, and not achieving results. The Biden administration proposed an updated AFFH rule, but never finalized it. If confirmed, I will review this regulation.

18. Do you anticipate changes to HUD's Disparate Impact rule?

HUD's Disparate Impact rule has not been updated since the Supreme Court ruled on this important subject nearly a decade ago. If confirmed, I will review this regulation to ensure HUD is complying with federal law.

19. What are your plans to educate the public about housing discrimination and what to do if it happens?

HUD's Office of Fair Housing and Equal Opportunity (FHEO) funds a variety of programs that educate the public about housing discrimination and steps an individual can take if they believe they have been the victim of discrimination. I will direct FHEO staff to brief your office regarding HUD's ongoing efforts.

Appraisal Bias

20. HUD is a key member of the Interagency Task Force on Property Appraisal and Valuation Equity (PAVE). The PAVE Task Force is rooting out racial and ethnic bias in home valuations. Will you commit to continuing PAVE's work on home appraisals?

Illegal discrimination has no place in our housing market. The accurate valuation of properties is critical to HUD's ability to ensure sustainable access to mortgage credit for borrowers and sound risk management practices in the program. If confirmed, I commit to being briefed on HUD's approach to ensuring accuracy in property valuations.

Mortgages

21. The Federal Housing Administration plays a key role in ensuring low- and moderate-income first-time home buyers have access to affordable mortgage insurance.

a. Do you intend to privatize or remove the federal government's role in the mortgage industry during your time as HUD Secretary?

The Federal Housing Administration (FHA) mortgage insurance program is authorized in statute and major structural reforms would be largely under the purview of Congress. If confirmed, I would follow the law as written in exercising the duties of the Secretary, including ensuring that FHA operates in a financially-sustainable manner above its statutorily-mandated capital level in order to serve low- and moderate-income and first-time homebuyers.

22. How will you empower other entities, such as state and local agencies, to provide low-interest mortgages and downpayment assistance?

As a former State Representative, I understand firsthand the important role of local programs and decision-making in housing, and I believe that local communities understand best the specific housing needs of their residents. With respect to public or private downpayment assistance or similar programs, I would need to evaluate their benefits against the risks they pose to both homeowners and taxpayers before making specific policy changes. I look forward to drilling down into FHA's financials, programs, and policies if confirmed.

23. What are your plans to ensure communities of color receive fair access to mortgage credit opportunities?

Illegal discrimination has no place in our housing market. If confirmed, I will uphold the Fair Housing Act to prevent housing discrimination. In addition, HUD has an entire office dedicated to enforcing fair housing laws and investigating complaints of housing discrimination, the Office of Fair Housing and Equal Opportunity. If confirmed, I commit to being briefed by the staff in this office on issues of illegal discrimination.

Opportunity Zones

24. During the first Trump administration you were appointed executive director of the White House Opportunity and Revitalization Council, a group of cabinet members and White House officials charged with coordinating federal agency efforts to magnify the impact of investments in Opportunity Zones. As you know, HUD plays a critical role in overseeing the program. How would you use your position as HUD Secretary to improve the program?

During my tenure as the Executive Director of the White House Opportunity and Revitalization Council, I saw firsthand how Opportunity Zone investment was put to work transforming distressed communities. If confirmed, I would work with this Committee and Congress to maximize the program's effectiveness at building more housing to address our nation's supply shortage. I would also work to ensure HUD programs are able to complement the economic benefits of Opportunity Zones.

25. In your role as HUD Secretary, how will you ensure that long-term residents are not being displaced from their homes and communities?

Opportunity Zones are a crucial first step and they must be leveraged and cultivated at the state and local level in a way that creates that shared prosperity.

Utilizing HUD programs to create affordable housing and bolstering programs that promote homeownership will allow for long-term residents in Opportunity Zones to OWN and take part in the wealth growth brought by increased investments.

As new, higher-wage opportunities come along with increased investment, I will prioritize programs that promote work, not penalize increased wages and success at HUD.

SENATOR ANGELA ALSOBROOKS

Question 1: Homeownership is the primary way that families in this country build wealth. HUD's FHA loan program provides access to affordable homeownership for millions of families.

Last year alone, FHA loans helped nearly 16,000 Maryland families access homeownership. Former HUD Secretary Ben Carson – whom you have called a “mentor” – wrote that HUD leadership should increase the mortgage insurance premium for all products above 20-year terms. Most Americans secure 30-year terms, so these changes would raise the cost of access to homeownership.

1. Do you agree with former Secretary Ben Carson?

2. Will you oppose efforts to raise the mortgage insurance premium for products above 20-year terms?

Senator, if confirmed, I will look at all HUD programs with fresh eyes, including those run by the Federal Housing Administration (FHA). It has been several years since the first Trump administration, and the nation has been through a pandemic, serious inflation as well as rising mortgage interest rates that have impacted every aspect of homeownership. If confirmed, I will perform a deep dive into the financial health of the FHA program given today's economic realities before making any decision on premiums.

Question 2: HUD provides crucial federal funding to remove dangerous lead paint from older homes. This funding is vital for Maryland, where 51% of housing was built before 1978. Maryland secured important grants in 2024 to promote lead paint removal, including in Baltimore. These federal grants are true investments that make our communities safer and more economically productive.

3. Will you advocate for sustained federal funding in the President's annual budget request to eliminate lead paint in homes across the country?

Eliminating lead paint from older housing is vitally important, especially for children, and I appreciate learning of its particular impact on the state of Maryland. If confirmed, I commit to being briefed by HUD's Office of Lead Hazard Control and Healthy Homes.