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Scott Turner Confirmation Hearing

Scott Turner testifies in Senate confirmation hearing for HUD Secretary. Read the transcript here. This is part of a deeper dive report found at on **MHPProNews** at this [link here](#).

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<https://youtu.be/mBO-2Qt9I2M>

Mr. Scott (Chairman) ([01:42](#)):

Senator John Cornyn who will introduce Mr. Turner. Senator Cornyn, the floor is yours.

Senator John Cornyn ([01:49](#)):

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 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're not acquainted with Texas geography, I know Senator Warren is, it's in the Dallas-Fort Worth Metroplex, one of the fastest growing parts of the country.

([02:32](#))

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 nine years for the Washington Redskins, now known as the Washington Commanders, which by the way are doing pretty well these days, 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 personally.

Mr. Scott (Chairman) ([03:01](#)):

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

Senator John Cornyn ([03:04](#)):

But Scott is much more than a 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 that the committee chairman, the other Scott in the room, was a driving force behind the Opportunity Zone portion of the Tax Cuts and Jobs Act.

([03:50](#))

This was a perfect position for Scott Turner who was an accomplished businessman. He served in 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 serves as an associate pastor at Prestonwood Baptist Church in Plano, Texas.

([04:37](#))

Scott currently serves as chair of the Center for Education Opportunity for the American 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, 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.

Mr. Scott (Chairman) ([05:31](#)):

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. 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% in January, 2021 to 7.79% by October, 2023, crushing dreams of billions 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, homeownership 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.

(07:13)

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% increase in just the last 12 months, 33% increase since 2020. Since President Biden took office, mortgage rates have ballooned by 150% and rents by 20%. Despite all the subsidies and all the trillions of dollars they spent, not much good has happened.

(07:54)

I've said it before and I'll say it again. If you look at the big picture, African- American homeownership and the levels have not changed substantially since 1968 when the Fair Housing Act was passed. The data is clear. The American dream of homeownership 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.

(08:50)

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, this going to be okay, and the Washington Redskins. For a guy who now spends too much time in Washington, D.C., I always thought D.C. Meant Dallas Cowboys. I apologize, I apologize. I know that's going to cause a lot of bad emails coming my way.

(09:35)

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.

(10:18)

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 a 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.

(11:14)

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'm 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 re-centers 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.

(12:19)

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.

Senator Warren (12:35):

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?

Mr. Scott (Chairman) (13:03):

It should be.

Senator Warren (13:04):

It should be, it should be. I think this is exciting. 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 up on risk and getting 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, attempts 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 policy, sanctions and other levers to support economic security at home and to promote our values abroad.

(14:48)

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 anti-competitive pricing.

(15:28)

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 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.

(16:18)

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.

(17:01)

If you are confirmed, you will lead our nation's response to the housing crisis. Now, I've appreciated our conversation 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 have 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.

(18:47)

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'll give the American people a clear sense of your plans to run HUD. Thank you.

Mr. Scott (Chairman) (19:11):

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 (19:29):

I do.

Mr. Scott (Chairman) (19:30):

Do you agree to appear and testify before any duly constituted committee of the Senate?

Mr. Turner (19:37):

I do.

Mr. Scott (Chairman) (19:38):

You may sit down. Your written statement will be made a part of the record in its entirety. Mr. Turner, please proceed.

Mr. Turner (19:53):

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.

(20:28)

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.

(21:10)

I also want to thank President Trump for his confidence and his support, and 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 a 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 Barbecue, which is one of my claims to fame. Early on in my childhood my family was broken due to divorce, and later moving in into a blended family. I love my mother, I love my father and all my brothers and sisters, but when you go through a divorce, many would say the odds are now stacked against you.

(22:05)

I've overcome extreme adversity, going against the status quo and 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 a national football league. I went on to serve in a Texas legislator, 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.

[\(22:41\)](#)

And I know my upbringing and my background is not totally unique to me, there are many in this country, even those that are sitting 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.

[\(23:21\)](#)

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.

[\(24:00\)](#)

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 were homeless. This cannot continue. As a country, we're not building enough housing. We need millions of homes, all kinds of homes, multi-family, single-family, duplex, condo, manufacturing 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 turning to work. I've been on many teams in my career, and I believe that we need to bring HUD staff back to work, back to the office to do the job and empower them to serve the American people.

[\(24:55\)](#)

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.

[\(25:37\)](#)

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 your chatter, it wasn't about the noise, it was what about 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 a leader of

HUD, because every day we will have an opportunity to get better. Every day we'll 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.

Mr. Scott (Chairman) ([26:20](#)):

Thank you very much for your testimony, Mr. Turner. I'll just remind our new member, or tell our new members or remind those of us who've been on this committee for a little while, we do have a five-minute clock. And I'm going to hold us pretty tightly to that five-minute clock, including myself. That's my goal, and so we'll get started right now. Thank you very much. Mr. Turner.

Mr. Turner ([26:40](#)):

Yes, sir.

Mr. Scott (Chairman) ([26:40](#)):

One of the things that I hope that you'll 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.

([27:17](#))

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 first hand that Mr. Tillis has music he wants to play, play that funky music. 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 ([28:09](#)):

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," and went to over 70 cities in our country, visiting places like Tamaqua, Pennsylvania, visiting places like Birmingham, Alabama, Dallas, Texas, Liberty City, 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 what is the problem that you're having and how can we work together to come up with sustainable solutions.

Mr. Scott (Chairman) ([28:49](#)):

Thank you.

Mr. Turner (28:49):

And I think that's very important.

Mr. Scott (Chairman) (28:50):

Thank you. One of the challenges I think that we have is meeting the housing needs of our citizens. Frankly, as we, 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 (29:28):

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 and 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.

Mr. Scott (Chairman) (29:49):

Thank you. I said during my opening statement that the homelessness has increased by 30% since 2020. Devastating. Do

Mr. Scott (Chairman) (30:00):

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 (30:09):

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.

Mr. Scott (Chairman) (30:35):

I think the 50 laboratories of democracy, it gives us an opportunity to see what's working, what's not working. We should direct our attention towards 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.

(30:54)

And I've seen that in South Carolina, I've heard it in Maryland, 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. My favorite governors around the country, who are

oftentimes Republicans, celebrate Opportunity Zones. 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 ([31:24](#)):

Yes, sir.

Mr. Scott (Chairman) ([31:24](#)):

In about 20 seconds.

Mr. Turner ([31:25](#)):

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.

Mr. Scott (Chairman) ([31:54](#)):

Thank you very much. Senator Warren.

Senator Warren ([31:58](#)):

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.

([32:21](#))

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, 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 ([33:20](#)):

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, and our country interest rates are at an all-time high, inflation is at an all time high.

Senator Warren ([33:39](#)):

Fair enough, Mr. Turner, but-

Mr. Turner (33:40):

Yes ma'am.

Senator Warren (33:41):

I'd just like to focus because it is a big problem and I'm sorry to interrupt, but the chairman's 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 (33:59):

Thank you, Senator Warren. What I do support is maximizing the budget that we do have and making sure that the money-

Senator Warren (34:07):

So is that a no to additional investments?

Mr. Turner (34:11):

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 (34:20):

Well, I have to say that gives me real pause. 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 (34:54):

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 was supposed to be meeting-

Senator Warren (35:07):

Which might mean that we need more money there.

Mr. Turner (35:09):

... so I think need to take inventory to maximize the budget.

Senator Warren (35:11):

Let me, if I can, turn to another topic. 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 1,000 single-family homes.

(35:39)

By 2022, just five investors collectively owned nearly 300,000 homes. And in fact, in your home state of Texas in 2021, big investors moved in and they bought a whopping 28% 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 (36:23):

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 house and 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% 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 (36:59):

Well, I appreciate that. We've got to be laser-focused on lowering the cost of housing for families.

Mr. Turner (37:05):

Yes, ma'am. Thank you.

Senator Warren (37:07):

Thank you.

Mr. Scott (Chairman) (37:07):

Thank you. Thank you Senator. Senator Rounds.

Senator Mike Rounds (37:10):

Thank you Mr. Chairman, and congratulations to both of you and 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 rate is simplified and brought down, more people can, through the traditional markets, actually have that home ownership.

(37:49)

And I personally believe that that equity that is in that home should be with that home owner and not with the federal government. So I really do like the idea of having the individual have that home ownership opportunity. And I just like your thoughts for just a minute and I don't need to push it too

far, but 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 ([38:31](#)):

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 Mike Rounds ([38:58](#)):

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.

([39:21](#))

At the same time, we have areas such as on our Native American reservations in South Dakota where the challenge is it's tribal trust land. We've got about 15% 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 ([39:54](#)):

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 Mike Rounds ([40:12](#)):

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

Mr. Turner ([40:15](#)):

All right.

Senator Mike Rounds ([40:15](#)):

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

Mr. Turner ([40:26](#)):

Yes, sir.

Senator Mike Rounds (40:28):

And we were 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.

(40:40)

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 by 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 (41:27):

Yes sir. And the goal, if confirmed by this committee is to look at all the programs at HUD and take in account, and take inventory, and ask, 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 Mike Rounds (41:46):

Thank you. And one last question is just 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 (42:19):

Yes, sir.

Senator Mike Rounds (42:19):

Thank you, Mr... Thank you Mr. Chairman. Thank you.

Mr. Scott (Chairman) (42:24):

Mr. Warner.

Senator Mark R. Warner (42:25):

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

Mr. Turner ([42:28](#)):

Yes sir.

Senator Mark R. Warner ([42:29](#)):

I do want to just add quickly to what Senator Warren said. 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 in for public-private, I do think there needs to be additional resources here 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.

([42:55](#))

As members of the committee knows, I've been a big advocate for community development financial institutions, CDFIs that serve the underserved community. It was actually an area 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 could further expand the vital role they play?

Mr. Turner ([43:39](#)):

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 Mark R. Warner ([44:07](#)):

Well, thank you. I mean, one of the things also, I appreciated one of your earlier answers as well. So we all know home ownership is the path to wealth creation in this country. It's one of the reasons we've got to 10:1 racial wealth gap black to white, because of failure to have home ownership fully representative across all communities.

([44:24](#))

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 home buyers, 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 twenty-year mortgage, you double the amount of equity that you obtain in that first 10 years. It 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, particularly for disadvantaged communities using the market. I'd love to get you saying some nice things about that.

Mr. Turner ([45:06](#)):

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

Senator Mark R. Warner (45:28):

I got two more I want to get in very quick. One is again, another topic we talked about in my office, and this is a challenge. 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 talked about Henrico County, which is outside of Richmond, 400,000 person community, crosses the economic strata.

(45:58)

This community's done something very creative where they've taken the tax revenue from the data centers dedicated 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, still has controversy, but might generate towards 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 (46:37):

Yes sir, I look forward to coming.

Senator Mark R. Warner (46:38):

Okay, great. Last one, I'm going to get all my points in in less than five minutes. I'm down to 44 seconds, Tim, I'm going to get it done in time. And that is Opportunity Zones, I think had a lot of potential. Again, Senator Scott, I was one of his wingmen on this. I still think we, 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 towards this housing shortage.

Mr. Turner (47:21):

Absolutely. I look forward to that.

Senator Mark R. Warner (47:23):

Thank you, sir. Three seconds left.

Mr. Scott (Chairman) (47:25):

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

Senator Thom Tillis (47:30):

Mr. Chair, I have muted my phone.

Mr. Scott (Chairman) (47:33):

It was a good music though, sir.

Senator Thom Tillis (47:34):

Yeah, that was a text from my wife by the way. 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 (47:48):

I think that was a good game.

Senator Thom Tillis (47:50):

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

Mr. Turner (47:56):

Yes, sir.

Senator Thom Tillis (47:57):

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 spend in the office. I'm going to support your confirmation because in 30, 40 minutes that we spent in my office, much more than I can 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 part that I grew up in in Nashville still stands. Those people are hurting.

Mr. Turner (48:30):

Yes, sir.

Senator Thom Tillis (48:30):

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 (48:40):

Right.

Senator Thom Tillis (48:40):

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 (49:16):

Yes sir, I commit.

Senator Thom Tillis (49:17):

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 Inland Storm. People talk about Asheville, there are almost two dozen Ashevilles in Western North Carolina, in an area that covers a landmass roughly the size of Massachusetts.

(49:38)

We have CDBG disaster recovery funds that have been allocated. And quite honestly, Governor Cooper has now transitioned from office, but his administration was abysmal in remitting funds in 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, 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 (50:12):

Yes sir Senator, I commit to coming. Thank you.

Senator Thom Tillis (50:14):

Thank you. Now with the time that you've spent, you made a reference. There are some people in 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 in the market to fix this problem?

Mr. Turner (50:38):

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 Thom Tillis (50:52):

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

Mr. Turner (51:03):

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

Senator Thom Tillis ([51:06](#)):

Okay. And the remaining time, tell me why you believe your life experience best qualifies you for this role.

Mr. Turner ([51:17](#)):

Because as I said in my opening statement, Senator, 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.

([51:46](#))

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, masters and been married to me for almost 29 years.

Senator Thom Tillis ([52:08](#)):

Turner, I know you said that in your opening statement. We talked about it in the meeting, it bears repeating. Having a life, excuse me, like him and you, I'm convinced that we can get good things done. Thank you for being here.

Mr. Turner ([52:23](#)):

Thank you.

Mr. Scott (Chairman) ([52:25](#)):

I'll say that between Senator Warner and Senator Tillis, getting time back is a blessing. Senator Van Hollen.

Senator Chris Van Hollen ([52:33](#)):

Thank you, Mr. Chairman, and Mr. Scott, 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, 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, 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. Okay.

([53:16](#))

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 in 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 really like to move forward on that, and just ask if you are confirmed whether you'll work with us to advance that legislation.

Mr. Turner (54:22):

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

Senator Chris Van Hollen (54:28):

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 States of America. You agree with that, right?

Mr. Turner (54:42):

Yes, sir.

Senator Chris Van Hollen (54:43):

And obviously some of the inputs to housing or the materials, we talked about how you have a multi-family housing business, and when I asked you what was the primary drivers of increased costs, one of the first thing you said was the costs of actually building the home and the materials, right?

Mr. Turner (55:03):

Yes, sir.

Senator Chris Van Hollen (55:03):

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 tariffs on lumber. The current Biden administration kept them on and raised them a little further. I think they're now about 15%. Would you agree that it would make housing more unaffordable if we further increased tariffs on lumber?

Mr. Turner (55:34):

Well, you know that's the President's job, and I know he's going to do everything he can to bring cost down and cost-

Senator Chris Van Hollen (55:40):

I mean, this is sort of 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 (55:53):

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 Chris Van Hollen (56:21):

Right. No, look, I appreciate that. If you're confirmed, you're going to be Secretary of Housing and Affordable Housing, it'll be part of your portfolio, a major part of it, and obviously you'll be at the cabinet meetings if confirmed, and so I hope you will pass on to the president as he considers these things, the impact that will have.

(56:41)

Look, I support targeted, targeted tariffs to protect strategic US industries. I mean, that's a very important thing, 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's talking about increasing tariffs across the board for Americans by 10 to 20%, won't those tariffs on gypsum and other things also raise the cost of housing and make it less affordable?

Mr. Turner (57:29):

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 Chris Van Hollen (57:52):

I appreciate that, and again, 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. Thank you, Mr. Chairman.

Mr. Scott (Chairman) (58:04):

Yes, sir.

Mr. Turner (58:05):

Thank you.

Mr. Scott (Chairman) (58:06):

Senator Hagerty, you are next, sir.

Senator Bill Hagerty (58:13):

Thank you. Welcome Mr. Turner.

Mr. Turner (58:13):

Thank you.

Senator Bill Hagerty (58:16):

Very good to see... Let me get this on here. Again, welcome. Glad to see you here. First, I'd like to talk with you a bit about what's happened with our nation's housing, our demand and supply perspective on that.

(58:32)

I think it's well-documented that we have a serious supply-shortage of housing, about 4 million homes short as I understand it. At the same time, the current administration has championed 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 to the effect of constraining supply. And we all know what happens when you constrain supply and you stimulate demand, prices go up. So we've seen massive inflation, not only in the cost of homes, but in rent, and I think that's a big driver of the inflation that we suffered. So I really want to understand how you're thinking about affordability of housing and supply of housing in the context of this supply and demand dynamic.

Mr. Turner (59:22):

Thank you, Senator Hagerty, it's great to see you again. And yes, 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,

Mr. Turner (01:00:00):

... and so the supply goes up as the demand goes up because right now we're not meeting that demand.

Senator Bill Hagerty (01:00:05):

Yeah. I want to come back 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 (01:00:23):

Well, right now, it doesn't seem as if they have, because we have a crisis in our country. We've had record funding from HUD as it pertains to affordable housing, but yet we're 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 Bill Hagerty (01:00:49):

I think we all share the same concern and I look forward to working with you on that regard, particularly at the federal level. To go to the state and local level for a moment, I'd like to just share one of my experiences. Before I went into the previous Trump administration as Ambassador of 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.

(01:01:49)

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 and streamlining and maybe use that as what we call a best observed practice across other states and bring more efficiency to bear..." Something is wrong at HUD, whether it's regulatory or whether it's just a governance demeanor there that doesn't aim it at these sorts of opportunities. You've had experience certainly at the state legislative level and at the White House. I'd love to hear your thoughts on how we might get at greater efficiency there. And I know we'd all like to work with you here on this committee to support that.

Mr. Turner (01:02:28):

Yes, sir. Thank you, Senator. And efficiency is key. Efficiency, transparency, accountability, and if confirmed by 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's duplicative, what's working, what's 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 utmost importance to the mission. So efficiency is the key so that we can better do that. I commit to you to do that.

Senator Bill Hagerty (01:03:10):

Thank you. Thank you, Mr. Turner. Thank you, Mr. Turner.

Speaker 1 (01:03:12):

On behalf of the Chairman, Senator Smith.

Ms. Smith (01:03:16):

Thank you, Mr. Chair and Ranking Member, and it's 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 and the committee particularly what we can do to lower housing costs for Americans. And I wonder if you could just talk a bit about what are your top one or two things that you're going to get after when you get into HUD to help lower costs for housing for Americans?

Mr. Turner ([01:03:47](#)):

Thank you, Senator Smith. It's good to see you again. And as we've said before with your colleagues, regulatory reform is a big deal. And to bring down the cost 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 those things will have immediate impact and I look forward if confirmed by the committee to working towards that.

Ms. Smith ([01:04:17](#)):

So Mr. Turner, I appreciate that and I'm 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'm interested in hearing what your vision and your plan is. So let's 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's going to help lower rent. As Elizabeth says, it's 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 and construction of housing?

Mr. Turner ([01:05:04](#)):

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 multifamily alone, when you look at the regulations that it's almost 40% of the costs to build multifamily and I believe it's 20 or 25% of the cost in single family. And for instance, there's a new regulation for HVAC refrigerant from the EPA.

Ms. Smith ([01:05:49](#)):

So let me ask... I'm sorry to interrupt you.

Mr. Turner ([01:05:51](#)):

That's okay.

Ms. Smith ([01:05:52](#)):

I'm short on time here. I heard you referring specifically to local zoning laws and how local zoning laws, for example, required parking minimums and height restrictions and setback rules and minimum 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 (01:06:24):

Yeah, and I believe 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 on the lead of that. We can encourage them to look at those zoning laws.

Ms. Smith (01:06:53):

... encourage that. There is a way to-

Mr. Turner (01:06:54):

We encourage that, but I don't 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.

Ms. Smith (01:07:03):

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, have worked for to get after some of those zoning restrictions. This is a matter that's near and dear to my heart because my hometown of Minneapolis has done excellent work here and by reforming zoning laws, it has helped to boost the supply of housing. And just a 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.

(01:07:47)

And I want to ask you about a bill that I've 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 don't 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 (01:08:19):

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.

Ms. Smith (01:08:37):

Thank you all. Thank you very much. Thank you, Madam-

Mr. Turner ([01:08:39](#)):

You're welcome.

Ms. Smith ([01:08:40](#)):

Ranking Member.

Speaker 1 ([01:08:41](#)):

And on behalf of the Chairman, Senator Britt.

Ms. Britt ([01:08:45](#)):

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 those for the American. 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's obviously been a lot of talk about football this morning and so on behalf of my family, I need to say, "Go Pats!" But would like to just say, obviously your time in the NFL, having seen what that takes firsthand with my husband in that job, it is a grind.

([01:09:38](#))

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 can't keep doing the same thing or highlighting what's supposed to be a star. It's got to be who's the best to put on the field to achieve the goal and achieve a win. And I look forward to seeing you do that at HUD. So I 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've done alongside so many tremendous Alabamians.

([01:10:34](#))

Look, we all know that we are facing a serious problem when it comes to affordable housing in this country, whether it's inflation, whether it's high construction costs, whether it's interest rates, whether... I mean, you name it, low inventory. We've got a lot of things that we've got to tackle in order to be able to fix this. And unfortunately, over the last four years of the Biden-Harris administration, these things have not gotten better. They have gotten worse. 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 focused back on solutions and getting real results rather than prioritizing overburdensome regulations or mandates or harmful price controls that ultimately only add fuel to the fire.

([01:11:35](#))

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. It's been highlighted today, but when you look over the last year, homelessness jumping 18% in the last 12 months, 33% since 2020, it's absolutely unacceptable. You look at the fact that a new cost... I mean home has now risen 30% since 2020, the cost of it and 24% of that is directly attributed to regulation. I know that you agree that that is unacceptable, and it's clear that overburdensome 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're going to take there and how you're going to see what is working for the American people, what is not, and what is your plan in executing that?

Mr. Turner ([01:12:40](#)):

Well, thank you, Senator Britt. It's great to see you. And please tell your husband I said hello.

Ms. Britt ([01:12:46](#)):

Will do.

Mr. Turner ([01:12:46](#)):

So glad to see you all doing well. So number one, and I've used this word before, inventory and taking an assessment is key. You have to know what's working and what's 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 y'all doing?" He said, "Well, we're taking inventory to see what's causing us to gain and what's causing us to lose."

([01:13:11](#))

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'll take. What's working for the American people? What's 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 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 say, "Hey, this is what we have found. This is what works and this is what is not working. This is what is efficient and this is what is duplicative." And so I think those simple principles will do very well going forward.

Ms. Britt ([01:13:51](#)):

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

Mr. Turner ([01:13:55](#)):

Thank you.

Speaker 1 ([01:13:56](#)):

On behalf of the chairman, Senator Reed.

Senator Mike Rounds ([01:13:58](#)):

Thank you, Senator Rounds. Welcome, Mr. Turner very much. I want to welcome your family too.

Mr. Turner ([01:14:05](#)):

Thank you, sir.

Senator Mike Rounds ([01:14:06](#)):

No one serves alone and you're going to be supported by these wonderful people. We have a severe supply problem in housing and that's why I'm 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 that have sole purposes to construct housing. And so what will we get by eliminating these programs if our need is to invest more in construction?

Mr. Turner ([01:14:39](#)):

Well, thank you, Senator Reed. So good to see you. And thank you for your time yesterday. As I've 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 Mike Rounds ([01:15:00](#)):

Well, thank you very much. Let me also talk about another program. That's the Family Self-Sufficiency program, one that I'm working closely with Senator Britt to try to expand. As we 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 ([01:15:30](#)):

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 to thrive economically, I'm willing to look at to 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 Mike Rounds ([01:15:59](#)):

Thank you. Let me follow on a point that Senator Tina Smith made, that is we have problems with veterans housing and we have to do much more, but remarkably we've made more progress with veterans housing than any other population. From 2007 to 2023, veterans homelessness dropped 50%. And that's because it's not just HUD, but it's also VA with vouchers, it's also building. So can you look at that model that's been successful and see how you can incorporate more of it to affect other populations besides veterans?

Mr. Turner ([01:16:44](#)):

Yes, sir. And we said earlier, when you bring ideas to the table and you have data-driven, results-driven programs, I'm willing to look at all of those to see how we can 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 Mike Rounds (01:17:03):

And I know you've talked about... And we had a good chance to talk about it in the office, about streamlining regulations, zoning. That is a responsibility primarily of states and localities, but HUD I think can play a critical role and I hope you'll follow up aggressively in that critical role.

Mr. Turner (01:17:20):

Yes, sir. Thank you.

Senator Mike Rounds (01:17:21):

Thank you very much. Now, I don't know if you can say anything, but are you thinking, "Go Commanders!"

Mr. Turner (01:17:30):

Anything Commanders are risking, I'm for it.

Senator Mike Rounds (01:17:33):

All right. We can agree on that.

Mr. Turner (01:17:35):

Yes, we can.

Senator Mike Rounds (01:17:36):

Thank you.

Mr. Turner (01:17:37):

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 Mike Rounds (01:17:44):

Thank you. The other one is, "Be kind and no surprises."

Mr. Turner (01:17:48):

Yes, sir.

Senator Mike Rounds (01:17:51):

Thank you very much.

Mr. Turner (01:17:51):

Yes, sir.

Speaker 1 (01:17:53):

On behalf of the chairman, Senator Banks. And welcome to the committee.

Mr. Banks (01:17:57):

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're in charge, what can we do to change those rules?

Mr. Turner (01:18:26):

Well, thank you, Senator Banks. And it was good to meet with you as well. These programs... When you do get married, when you do get a better job, when your wages do rise, you're disadvantaged and you're penalized for it. And so the whole goal here is to get people into self-sustainability and on track to achieving American dream, to thrive and not just survive and 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 into these penalties 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.

Mr. Banks (01:19:12):

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 (01:19:35):

I don't think we should be holding grant applicants hostage to anything, in particular, something that's devastating to not only the individuals but also the families. And so I believe that when we give or grant assistance, that obviously there's accountability, there's transparency, but to hold anyone hostage because of a politicization of an agency or a process, I think, is wrong across the board.

Mr. Banks (01:20:02):

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

Mr. Turner (01:20:07):

Absolutely.

Mr. Banks (01:20:08):

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." It seems ridiculous to me, I don't 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 (01:20:36):

Well, I think if I'm buying a home or if I'm 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. And so yes, I look forward to learning more. Thank you for bringing that to my attention. But I don't believe... That's wrong. And so we will look into that because I think you have to be fully transparent to all renters and all buyers.

Mr. Banks (01:21:09):

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 (01:21:36):

Thank you, Senator. As a Christian myself and as a believer, 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's something that we need to embrace, 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 this is a country where we have religious freedom. We need to uphold that the best we can.

Mr. Banks (01:22:09):

The Biden administration finalized a rule last year that poses 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 that we can do to fix that?

Mr. Turner (01:22:31):

Thank you, Senator. I do want to look further into that. Anything that is burdensome to build an affordable housing, we need to take a strong look at that and remove, be it climate, be it whatever it is, regulatory reform because we have a crisis. And as I sit here before you, I'm focused on how do we build affordable housing in our country? And whatever is keeping us from doing that, obviously in the appropriate legal manner, we need to look at those across the board because we have people that are on the streets and we need to help them in housing.

Mr. Banks (01:23:04):

Thank you. My time has expired.

Speaker 2 (01:23:08):

Good use of your time however. Senator Kim.

Mr. Kim (01:23:13):

Yeah, thank you, Chairman. Thank you, Ranking Member. I'm glad to be a part of this. Mr. Turner, I appreciated the conversation that you and I had before and I'm 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, 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 wanted to ask a little bit more. I look at your testimony here. As a country, we're not building enough housing. We need millions more homes of all kinds.

(01:23:47)

I think everyone agrees with that, but I'd like a little bit more specificity from you. In particular, I heard from a young man, graduate college, he says he doesn't think you'll ever be able to afford a house. The level of pessimism, especially amongst youth right now, is so high. And so I guess I just wanted to have something tangible to bring back to him. What would you say to that young man? What plan, what specifics can you bring beyond just these statements that we all agree upon, but I'd like to just have a sense of something more granular?

Mr. Turner (01:24:21):

Absolutely. And I also have heard that from my own son. He's 24. "How are we going to be able to afford a house?" Kids that we mentor in Dallas have the same sentiment. So I understand. First, as I've 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 housing in order. Deregulation, we've 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's a lot of hopelessness in the younger generation about how they will afford a home. And so it is my goal because it's personal to me-

Mr. Kim (01:25:23):

Well, I guess, let me just expand a little bit more here. You said we need millions more homes of all kinds, single family, apartments, condos. I guess I wanted to just ask how do we encourage the building of entry level homes? It's New Jersey, a lot of development that are luxury, condos, large homes, but it's hard sometimes with the market to try to figure out how they're going to be able to get off of that. So I'm 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 the toolbox?

Mr. Turner (01:25:57):

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. Just so I think the expansion and the continuation of that initiative and program would give us a great advantage to meet that need.

Mr. Kim (01:26:19):

Well, I mean, I think that's right, but I think we also saw sort of an overemphasis upon commercial building when it came to opportunity zones. I think there was some challenge in terms of being able

to direct that towards affordable housing. So that's something that 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 you and I had a conversation about, different disaster issues that we've struggled with in New Jersey. It's not formally authorized, and as a result, it oftentimes gets bogged down and be a very slow process. So I want to just ask is that something you've looked at in terms of whether or not you would support permanent authorization of that program?

Mr. Turner (01:27:04):

Thank you, Senator. Yes, that is something I began to study. Every time a disaster happens... And after a disaster happens in our country, it's almost like HUD has to reinvent the wheel. So a statutory authority would be very helpful to get these resources and funds out the door in an efficient manner to serve the people that are in need.

Mr. Kim (01:27:22):

Okay. Well, please... That's something I'd like to work with you on. We've seen in the past, especially when it came to response in Puerto Rico after the Hurricane Maria, huge delays and a lot of structural problems here where the intent of Congress was not followed through on. And that's something I'd like to be able to work with you on. The last thing I'll just say, and this will be quick, 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 you can agree upon? Is that something we can try to set out as a joint goal?

Mr. Turner (01:27:57):

Absolutely.

Mr. Kim (01:27:57):

Thank you. I yield back.

Speaker 2 (01:27:59):

Excellent job. Excellent work. Senator Kennedy.

Mr. Kennedy (01:28:02):

[inaudible 01:28:08].

Speaker 2 (01:28:08):

Yes, it is. I was merely seeing if you were paying attention and you passed my test. Good job, youngster.

Mr. Kennedy (01:28:15):

I am watching like a hawk.

Mr. Moreno (01:28:20):

Well, first, thanks to my colleague, Senator Kennedy. So 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 from President Trump. And I'm 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.

Mr. Turner ([01:28:44](#)):

Indeed.

Mr. Moreno ([01:28:45](#)):

I will say, as a newbie here in Washington DC, this place actually fascinates me. It's really unbelievable. Five years ago, if you made 60 plus thousand dollars in this country, you could afford a home. Today, it's more than twice that. And you look at... If you had Supply and Demand for Dummies, you would open up page one and it'd say, "Well, if you add 12 million illegals into a country in a period of time that require housing, perhaps housing prices will go up." And yet there's incredible denial about that fact. How do you think illegal migration, which has been completely insane over the last four years, has played into housing affordability?

Mr. Turner ([01:29:30](#)):

Well, thank you, Senator Moreno, and congratulations to you. It was great to spend time with you. And the HUD report that came out on December the 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's going to be a great burden on economy, on housing, on homelessness, on health in our country.

Mr. Turner ([01:30:00](#)):

... and so as the report said, it is a huge burden and that's 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.

Mr. Moreno ([01:30:13](#)):

Yeah. So basically the government allowed 12 million people to come into the country illegally over the last four years. They've 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 a pretty remarkable process to watch as somebody who's from the outside. Is there anything else that you've seen that you'd like to do that are priorities to lower the cost of housing?

([01:30:47](#))

Because like Senator Kim said, this is the issue I hear over and over again. Whether it's that twenty-something that wants to not live in their parents' basement or the parent that does not want to have that twenty-something living in their basement. They both agree. But the reality is it's really expensive to own a home in this country, very differently than when President Trump was back in a White House. Is there anything else that you think that we could be doing in that regard?

Mr. Turner (01:31:15):

Well, so far we've talked about regulatory reform. We've talked about bringing down the cost of material, the cost of construction, the expansion of opportunity zones, and I think engaging the private sector and bringing the private sector in, because people that do this on a daily basis, government can be a great partner. Obviously, that government is not the only solution. So to bring the private sector in to help with these solutions, that's something that I want to do if confirmed by this committee, is listen. Listen To those that are in the localities, listen to those that are in the private sector that have been successful in building affordable housing, workforce housing. I think that's would be a great advantage for us.

Mr. Moreno (01:31:58):

Well, thank you. And I have one request for you. As you know, we need a lot of help in Cleveland. We have affordable housing, "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 UN for human rights violations. I would like you to see those firsthand. These are conditions that no human, let alone an American citizen, should ever be allowed to live in, and yet it's 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 firsthand.

Mr. Turner (01:32:51):

Yes, sir. Thank you.

Mr. Moreno (01:32:53):

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

Mr. Scott (Chairman) (01:32:59):

Thank you. Senator Cortez Masto.

Ms. Cortez Masto (01:33:04):

Thank you. Actually, I will take a pass.

Mr. Scott (Chairman) (01:33:06):

Certainly. Okay.

Ms. Cortez Masto (01:33:08):

I'm running between three committee hearings right now.

Mr. Scott (Chairman) (01:33:09):

We'll come back to you. Okay.

Ms. Cortez Masto (01:33:09):

Thank you.

Mr. Scott (Chairman) ([01:33:09](#)):

Senator Gallego?

Mr. Gallego ([01:33:12](#)):

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's apartments, whether it's housing, whether it's new, old, and it's not just the metro area, it's even our rural area. So I'm always looking out for the comprehensive solution, as well of course dealing with a rising homelessness which are all kind of attached to this. We talked about a couple of areas in my office and just want to reiterate, especially for our number one, our families right now that can't afford housing. Last year introduced the Housing Vouchers Fairness Act to address increased demand for affordable housing choice vouchers in our fastest growing cities.

([01:33:50](#))

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 either bad administrative process or the fact that just you guys are losing population. Places like Arizona, Nevada, Texas, and Florida have a demand for these housing vouchers. And as I said before, HUD has the right to actually reallocate those vouchers if they're not being used. So just want to have a commitment that you're going to look at that, because that would actually help put a lot of people off the streets and into housing. And especially again, if they're not being used by anywhere else, they should be effectively used somewhere.

Mr. Turner ([01:34:30](#)):

Yes sir, Senator. And it was great to visit with you and hear your care and your passion for your state and constituents. And yes, I do commit to working with you and looking further into that as we said in our meeting.

Mr. Gallego ([01:34:42](#)):

Thank you. And one of the things that we see in Arizona, 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're two illegal immigrants living together, you should not receive any federal subsidized housing. But I am concerned about mixed status family and that happens a lot in our world where you have one parent who is an American or who is legally here, or has a child that's an American.

([01:35:14](#))

In the past under HUD Secretary Carson, there's been some rulemaking that would've potentially put those types of families on the streets. And when we already have a housing shortage that we're 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'd like to make sure that you at least understand and do not rush to kick more people out of their homes, because you're likely kicking out a couple Americans in the process.

(01:35:45)

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

Mr. Turner (01:36:07):

Thank you, Senator.

Mr. Gallego (01:36:08):

And then so when it comes to that, if you understand the mixed-status family situation, American kid, American parent, undocumented, would you say that that's something that would be a reason to evict these families from federal housing?

Mr. Turner (01:36:27):

Well senator, one thing if confirmed by this committee as the secretary of HUD, we have to take care of American citizens and American families. It's not only the right thing to do, it's not just what we're called to do, but it's the law. Even right now, we are not serving the amount of American people and American families that we've been called to serve. And so as a HUD secretary if confirmed by you and this committee, my job will be to uphold the laws on the books. And I know oftentimes we 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 [inaudible 01:37:06]

Mr. Gallego (01:37:07):

And recognize that these are American people. They're just in a situation where they're married to someone who is undocumented. This is why I'm asking specifically to make sure that you understand that there is a nuance and all we're going to do is create more Americans actually that are going to be homeless if we rush to just evictions.

(01:37:23)

Other areas that I definitely would like to talk to about is in regards to the Native American Housing Block Grants. The president in his previous administration, had tried to demand some cuts to that, and [inaudible 01:37:40] grants to tribes and tribal designated housing entities to support housing and community developments. And so Arizona's 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 don't have access to other private funds in order for them to build up their housing. I really want to know, do you support the president's proposals to cut funding for HUD-assisted housing for Native Americans going forward? In the past we can't really do much going there.

Mr. Turner (01:38:15):

I have to look into that program and that proposal. Thank you for bringing that to my attention. As we talked about before, 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 build 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.

Mr. Gallego ([01:38:55](#)):

I yield back.

Mr. Scott (Chairman) ([01:38:55](#)):

Thank you. Senator Kennedy.

Senator John Cornyn ([01:39:03](#)):

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

Mr. Scott (Chairman) ([01:39:12](#)):

Thank you, sir.

Senator John Cornyn ([01:39:13](#)):

And I've 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. Now, I have been here eight years. I have watched us on a bipartisan basis spend 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 home buyer in America was 28. Today is 38. We're going backwards here.

([01:40:11](#))

A house that cost four years ago, \$304,000 bucks ... a lot of money ... cost \$423,000 today. Washington thinks it can command the tides of the housing market and we can't.

Mr. Turner ([01:40:35](#)):

Right.

Senator John Cornyn ([01:40:36](#)):

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 their biggest investment, and they don't want affordable housing nearby, and some of them don't want any new housing nearby because of the pressure it puts on infrastructure.

([01:41:10](#))

If we're serious about increasing housing starts in America, and I doubt this will happen, because I don't think we in Washington have the oranges to do it. But we would turn to every state and say, "Look, we expect you to increase housing starts every year by 3%". Could be 2%, could be 4%. 3%. How you do it is your business. If you don't do it, we're going to cut by 1.5% all of the federal aid that

we give to you, across the board. If you exceed the 3%, we'll give you an extra 1.5%. Canada's 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 ([01:42:39](#)):

Thank you, Senator Kennedy. So appreciate our time together and thank you for your thoughtfulness and your ingenuity in thought. Incentives do a lot. I know playing in the NFL, you always wanted to get incentives in your contract.

Senator John Cornyn ([01:42:56](#)):

So does a stick.

Mr. Turner ([01:42:57](#)):

Yes.

Senator John Cornyn ([01:42:58](#)):

Stick does a lot too.

Mr. Turner ([01:42:59](#)):

Yeah, it does. You know the incentives we had back in the day were a lot less than incentives I see these players getting now. 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 build, and we incentivize certain aspects when it comes to affordability, competition always brings out the best. And so I look forward to hearing more and working with you on that.

Senator John Cornyn ([01:43:34](#)):

This isn't a question, let me just give you an observation. You undoubtedly know this. One of the headwinds you're going to face now is the cost of insurance. I'm not talking just about flood, that's bad enough. I'm talking about fire and 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're going to have to face it. It's coming. We've all seen what's happening in California, but it's not just California. It's Appalachia, it's Florida, it's Louisiana. And we're going to have to address this. I'm not talking about government subsidies, I'm talking about setting up some sort of 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 getting in the insurance business, but my God, it looks like we're going to have to and I'm way over, but I used that extra time that Bernie gave me.

Mr. Scott (Chairman) ([01:44:56](#)):

Thank you, Senator. And 17 additional seconds. You're right. He gave you extra time.

Ms. Cortez Masto ([01:44:59](#)):

Who's counting?

Mr. Scott (Chairman) (01:45:01):

Cortez Masto. Exactly. Who's counting?

Ms. Cortez Masto (01:45:03):

Thank you. Thank you, Mr. Chairman. Mr. Turner, it's good to see you again. Thanks for meeting with me.

Mr. Turner (01:45:10):

Great to see you ma'am.

Ms. Cortez Masto (01:45:11):

And welcome to your family.

Mr. Turner (01:45:12):

Thank you.

Ms. Cortez Masto (01:45:13):

I know some of this conversation you already had with my colleagues, but I'm going to rehash some of it because particularly around housing and affordable housing, it is a number one issue in my state. 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% 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.

(01:45:39)

And that's where not only Department of Interior, but that's where HUD comes in. BLM and HUD working together. So I'll 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's been effective use of it, he can send it to Nevada. There's more that needs to be done. But the federal financing is a key part of financing, housing and affordable housing in Nevada.

(01:46:10)

Let me just give you an example. We have the Patriot Place Apartments in Las Vegas. It is home to 50 formally 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's being built for our veterans, for our seniors, along with our working class, the men and women who are working and part of our key industries in Nevada.

(01:46:40)

And so unfortunately for us, we've 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 (01:47:05):

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, my goal as I said before is to look at all of the programs within HUD and see what is successful and what's not successful. And also I will commit to you to having those conversations if I'm allowed in due time, with the president and this team, and also you and Congress to say, hey, these programs are really working and they're bringing results. As it pertains to building affordable housing, I think as a leader, that's my job to have those conversations and to take inventory and see, hey, these programs are successful, they're meeting the needs of the mission of HUD. And so I will work with you if you will, and look further into that program to say how we can help our veterans and the homelessness need and the housing affordability need in your state.

Ms. Cortez Masto (01:48:03):

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

Mr. Turner (01:48:08):

I've 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 landowners and landlords to work with us instead of putting a lot of bureaucracy and red tape and burden on them. And I'm continuing to look at that to see how we can ease and streamline that program at HUD.

Ms. Cortez Masto (01:48:35):

I appreciate that. 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 doesn't benefit us. So I'm hopeful as you are looking at things and you're looking at efficient use of these dollars and vouchers, this is part of it and you're going to be talking to administration about it as well.

(01:48:57)

Let me ask you this. This came up as well and I think in our conversation about disaster relief. Starting in 2018, President Trump's Department of Housing and Urban Development withheld for two years congressionally approved disaster recovery and mitigation funds for Puerto Rico and now he's 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 programs funds. 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 (01:49:43):

Thank you, Senator. And we all know the devastation that's 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 CDBDR 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's very important. I would be a top priority for me when it comes to disaster recovery funds that have been appropriated by Congress.

Ms. Cortez Masto (01:50:23):

Thank you. Thank you, Mr. Chairman.

Mr. Scott (Chairman) (01:50:24):

Yes, you're welcome. Senator Lummis, are you prepared now or you want me to come back to you?

Ms. Lummis (01:50:29):

I am, Mr. Chairman. Thank you.

Mr. Scott (Chairman) (01:50:30):

Yes ma'am. Thank you.

Ms. Lummis (01:50:31):

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 warmly welcome your family and appreciate the sacrifice you all make to serve our nation in this way.

Mr. Turner (01:50:55):

Thank you.

Ms. Lummis (01:50:57):

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're culturally challenging for those of us who are non-Indians. I'm of the opinion that native CDFIs are important to fixing the housing crisis in Indian country. They're a way for tribes to attract capital that leave tribal members in control. And in Indian country it's very important that tribal members be in control.

(01:51:49)

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's important that these institutions have flexibility in the products that 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'm 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 (01:52:52):

Yes ma'am. And 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 statement. I do look forward to working with you and Treasury to make sure we're meeting the needs of the tribal nations.

Ms. Lummis ([01:53:07](#)):

Thank you. I want to call your attention to a bill that I'm sponsoring with Senator Fetterman. He used to be on this committee and is no longer. Today we're reintroducing the Whole Home Repair Act. And it'll 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. 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. I assume you've seen that in your home state as well?

Mr. Turner ([01:53:58](#)):

We do have a big need in rural areas around the country. And I'm from Texas, so we do have a lot of rural areas. And oftentimes when people thinking about home affordability and they think about poverty-stricken areas, it's 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 looking more on how we can serve our families and communities in the rural areas around the country.

Ms. Lummis ([01:54:30](#)):

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

Mr. Turner ([01:54:38](#)):

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

Ms. Lummis ([01:54:41](#)):

Thank you, Mr. Turner. There's a program called Housing First and it's been the law of the land for two decades now. And yet homelessness is a bigger problem than ever. So clearly Housing First doesn't work for everyone. Do you have some ideas that you can bring to us about how to tackle the homelessness question?

Mr. Turner ([01:55:07](#)):

Yes ma'am. And homelessness is something that's 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 talk about housing, healthcare, fitness, education. I think the wraparound services are vital and key when it comes to eradicating and attacking homelessness and also involving 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 an education healthcare standpoint. And so I look forward to doing this if confirmed by the committee.

Ms. Lummis ([01:55:57](#)):

Boots on the ground, Mr. Chairman. Thank you so much. My home state of Wyoming doesn't have any professional football teams, but we do have our University of Wyoming quarterback Josh Allen quarterbacking the Buffalo Bills. So obviously I'm a Bills fan and looking forward to his progress this month. Thank you, Mr. Turner.

Mr. Turner ([01:56:22](#)):

Thank you, Senator.

Mr. Scott (Chairman) ([01:56:24](#)):

Thank you. Senator Blunt Rochester.

Ms. Blunt Rochester ([01:56:27](#)):

Thank you, Mr. Chairman.

Mr. Scott (Chairman) ([01:56:28](#)):

Yes ma'am.

Ms. Blunt Rochester ([01:56:29](#)):

And thank you to you and the ranking member for the warm welcome. I'm 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.

Mr. Turner ([01:56:46](#)):

Yes ma'am.

Ms. Blunt Rochester ([01:56:47](#)):

I want to start with housing supply. An issue that you've heard over and over again in this committee because we hear it over and over again in our states. Whether it is the rural areas like in Delaware or in Delaware, we have coastal areas. Whether it is our nurses or our teachers or unhoused 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.

([01:57:17](#))

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've heard, there's a lot of common ground 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've worked on in the house from my bipartisan Housing Supply and Affordability Act to my Housing Supply and Innovation Frameworks Act.

([01:57:55](#))

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 ([01:58:20](#)):

Thank you, Senator. It was great to meet with you and thank you for your thoughtfulness and your service to our country. As a former legislator, I'm 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.

Ms. Blunt Rochester ([01:58:49](#)):

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. But there are a number of critical programs that will make our citizens safe, healthy, and 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 ([01:59:26](#)):

Thank you, Senator. What I do, and I've said before to you and your colleagues, I do commit to looking at all the programs that we have at HUD and to make sure-

Ms. Blunt Rochester ([01:59:35](#)):

So that's a yes?

Mr. Turner ([01:59:37](#)):

I look forward to-

Ms. Blunt Rochester ([01:59:38](#)):

To looking at it?

Mr. Turner ([01:59:38](#)):

To looking into them. Yes ma'am.

Ms. Blunt Rochester ([01:59:39](#)):

Okay.

Mr. Turner ([01:59:40](#)):

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

Ms. Blunt Rochester ([01:59:43](#)):

One of the other areas that we talked about, I think I shared with you in our meeting that I served as a Secretary of Labor in the state of Delaware. I tell people if I had another middle name, it'd be Lisa Blunt Jobs Rochester. So I am very much focused on jobs and the economy. But I asked

Ms. Blunt Rochester (02:00:00):

To 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 (02:00:11):

Yes ma'am. I heard a great quote and it says that our social safety net programs-

Ms. Blunt Rochester (02:00:18):

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

Mr. Turner (02:00:24):

Yes ma'am. I was getting to that.

Ms. Blunt Rochester (02:00:26):

I only have a little bit of time. One minute.

Mr. Turner (02:00:28):

So I think that it's good for people to work and I think a great precedent was set.

Ms. Blunt Rochester (02:00:33):

I do too, but do you support work requirements tied to housing opportunities for public housing?

Mr. Turner (02:00:39):

Yes ma'am. I think it's good. I think we should encourage people to work as an own assistants.

Ms. Blunt Rochester (02:00:44):

Your answer is yes. I just needed to get an answer. And then lastly, I do agree with Senator Kennedy as well about the challenge of extreme weather, what we're seeing and that it is making harder for people to even secure a mortgage in most vulnerable areas. What role do you think HUD should play in addressing the insurance crisis?

Mr. Turner (02:01:04):

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

Ms. Blunt Rochester (02:01:20):

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 is money shifted to, that kicks people off and then

it's 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 ([02:01:45](#)):

You had to get that in. She said her time was up.

Mr. Scott (Chairman) ([02:01:49](#)):

I thought so too to be honest with you, I'll concede that this at least is an NFC East conversation we're having here. That's wonderful. Senator McCormick?

Senator McCormick ([02:02:00](#)):

Thank you Mr. Chairman. Mr. Turner, good to see you.

Mr. Turner ([02:02:04](#)):

Yes sir.

Senator McCormick ([02:02:04](#)):

It was a pleasure to meet with you in my office and I'm excited to welcome you to Pennsylvania to see firsthand the housing affordability problems we have there. Maybe you can come to Philadelphia and Pittsburgh on your way to Cleveland to see Senator Moreno. Especially in Philadelphia and Pittsburgh. We've been hit hard and these metro areas rank near the bottom nationally in new housing unit construction. And as such, not surprisingly, the rent's up significantly. Home prices are up and interest rates have more than doubled. So we've got a real problem here in our two biggest metropolitan areas.

([02:02:39](#))

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'll 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 ([02:03:12](#)):

Thank you Senator McCormick, and it was great to meet with you. Again, I think that bringing in the localities, bringing in the private sector, listening to what the burdens are, listening to 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'm willing to listen to and bring the best ideas to the table to build affordable housing for our country.

Senator McCormick ([02:03:57](#)):

Yeah. Well the crisis is across all of our population. It's particularly problematic with our veterans, as you and I discussed. As a veteran with a commonwealth, a state that has the fourth-largest veterans population is just shameful that we have so many veterans that have both honorably served our country and they're 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're even eligible for.

(02:04:34)

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 (02:04:51):

That's 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's confirmed by the committee, we've committed to that being a top priority that the two agencies work together to meet the needs of our veterans. As I said before, I have veterans in my family and so this is something that's very important to me as well, that we take care of our patriots.

Senator McCormick (02:05:26):

I understand before I arrived that you had answered several questions on opportunity zones, but because 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're going to be focused on into opportunity zones, and in particularly new learnings, new things from the experience you had in the first Trump administration?

Mr. Turner (02:05:50):

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 what we're working with to give us an opportunity to build more affordable housing. I think it'll 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 point of opportunity zones going forward.

Senator McCormick (02:06:37):

Thank you.

Mr. Turner (02:06:38):

Yes, sir.

Mr. Scott (Chairman) (02:06:39):

Thanks Senator. And next will be Senator Alsobrooks.

Senator Alsobrooks (02:06:43):

First I'd 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.

(02:07:10)

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've been warned already and so I would just request if possible, a simple yes or no to 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.

(02:07:48)

First, two programs you've heard about already, the HUD Program, 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 contributors 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 (02:08:48):

Thank you Senator. And I'm sorry that we didn't get an opportunity to meet, albeit it was a scheduling conflict, but I'm 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've been called to serve. And so I do commit to that.

Senator Alsobrooks (02:09:16):

Thank you. But you will have an opportunity, if you're 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 (02:09:29):

What I'll 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 Alsobrooks ([02:09:43](#)):

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 ([02:09:54](#)):

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

Senator Alsobrooks ([02:10:04](#)):

Thank you. Now, former Trump administration, HUD secretary Ben Carson, whom you've 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 ([02:10:23](#)):

What I do agree was that as being a leader, you have to go 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've been on a lot of teams in my life and I've also been cut from teams, so I understand what that means. But at the end of the day-

Senator Alsobrooks ([02:10:49](#)):

But if I can, and I'm 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 ([02:11:02](#)):

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

Senator Alsobrooks ([02:11:04](#)):

Okay. 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% of government workers. Do you support firing 75% of HUD employees?

Mr. Turner ([02:11:29](#)):

What I do support is encouraging people to do the job that they've been called to do, but also I don't want to encourage people to do something I'm 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 Alsobrooks ([02:11:45](#)):

Thank you.

Mr. Scott (Chairman) (02:11:45):

Thank you ma'am.

Mr. Turner (02:11:48):

Yes ma'am.

Mr. Scott (Chairman) (02:11:49):

Senator Ricketts.

Senator John Cornyn (02:11:51):

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 well-being 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 in 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 (02:12:31):

Yes, sir.

Senator John Cornyn (02:12:32):

As you're aware, we've 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's 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's across the economic spectrum, and it's both urban and rural. And you've mentioned the rural part and I appreciate that. Nebraskans have been hard at work to make sure that 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 World 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 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 that could be used for another project.

(02:13:42)

And in fact that was so successful, three years later we had another \$10 million to that program. And then we also then re-upped that a similar type of program with our middle income work housing fund that was more focused on urban areas. And then I also gave priority to opportunity zones. You've 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's 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.

(02:14:18)

So all these are the things that again, we did in Nebraska to be able to try and address some of these issues. And I point those out because again, every state's going to be different. What I'd 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 affordable housing, and how can you make sure that the states retain as much autonomy as possible to be able to address needs while working with them?

Mr. Turner (02:14:52):

Thank you, Senator Ricketts. It was great visiting with you. I think that's simple. As the chairman mentioned before, going to the people, going to the states and listening to see what has been successful in Nebraska and taking those and say 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 John Cornyn (02:15:24):

I obviously wasn't here for a lot of the previous testimony, so I apologize if I'm repeating a question here. But you led President Trump's White House Opportunity and Revitalization council. You worked to promote the opportunity zones. You've mentioned it a couple of times here. Is this a policy you want to carry forward with you as HUD secretary if you're confirmed? And are there changes to the program you would make based upon your previous experience?

Mr. Turner (02:15:48):

It absolutely is a policy we want to carry forward because the impact of it was tremendous. And obviously in every policy, every piece of legislation, every program that's been successful, there's always things you can tweak. And we talked about watching film earlier, we have the first round of opportunity zones, so we got a lot of film on it and the improvements that we could make, take the successes of it and do them better. Hopefully we can get the rules out quicker, we can increase operating businesses, but also use it as a platform to build more affordable housing and create jobs in our country.

Senator John Cornyn (02:16:23):

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 (02:16:37):

I think 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're putting forward, they're 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 John Cornyn ([02:17:07](#)):

Great. 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's been a bipartisan priority. HUD's 2024 point in time count identified 771,480 people experiencing homelessness. An 18% increase from the previous year and the highest number ever recorded. I know I'm 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 ([02:17:41](#)):

Yes, sir. Thank you. And I'm very familiar with that report. To take inventory of the homelessness in our country and the programs that we provided HUD, what's working and what's not, and also to engage the localities and organizations including faith-based and others that are successful around the country and partner with them.

Senator John Cornyn ([02:18:00](#)):

Great. Thank you. Thank you, Mr. Chairman.

Mr. Scott (Chairman) ([02:18:02](#)):

Thanks Senator. Senator Warnock.

Senator Warnock ([02:18:04](#)):

Thank you Chairman Scott. Congratulations.

Mr. Scott (Chairman) ([02:18:07](#)):

Appreciate it.

Senator Warnock ([02:18:08](#)):

And congratulate not only you, but Ranking Member Warren on your selection 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 ([02:18:22](#)):

Thank you, sir.

Senator Warnock ([02:18:24](#)):

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've worked hard, but I wouldn't be sitting where I'm 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 (02:19:02):

I do.

Senator Warnock (02:19:03):

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've 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'm not so sure that we'll be able to do it.

(02:19:43)

Mr. Turner, if confirmed, will you commit to being 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 (02:20:00):

Thank you, Senator. What I do commit to, you and your colleagues in Congress, you hold the purse strings. Obviously the President presents his budget appropriations, 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. So I do commit that to you.

Senator Warnock (02:20:28):

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 (02:20:40):

I do commit to having those conversations with the President and with Congress as it pertains to being an 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 (02:20:57):

All right. I know you can be a voice. You're a preacher. They didn't mention that. Everybody's talking about the football player.

Mr. Turner (02:21:07):

And we only have two minutes. You ain't even got to your second point.

Senator Warnock (02:21:07):

You're a preacher and elected official, both of us, so loquacious of speech. But this is a serious issue-

Mr. Turner (02:21:15):

Yes, sir.

Senator Warnock (02:21:16):

... 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 law, Voting Rights Law in '65. We don't talk enough about fair housing. That is a victory of Dr. King's. That law, 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 (02:22:11):

Yes.

Senator Warnock (02:22:12):

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

Mr. Turner (02:22:22):

I do commit to upholding the fair housing laws. Yes, sir.

Senator Warnock (02:22:25):

So one of the overlooked drivers of racial wealth and equity 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 of 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 (02:23:15):

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 (02:23:29):

Including appraisal bias.

Mr. Turner ([02:23:31](#)):

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 ([02:23:37](#)):

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 ([02:23:48](#)):

Thank you, sir.

Mr. Scott (Chairman) ([02:23:51](#)):

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

Mr. Turner ([02:24:00](#)):

Okay.

Mr. Scott (Chairman) ([02:24:00](#)):

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

Mr. Turner ([02:24:03](#)):

Yes, sir.

Mr. Scott (Chairman) ([02:24:04](#)):

For Senators, we allow on questions for the record. You must submit them by noon tomorrow, January 17th. Let me repeat that. That's 12:00 PM tomorrow. And for our witness, please respond By Sunday, January the 19th at 5:00 PM 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 ([02:24:34](#)):

Yes, sir. Thank you.

Mr. Scott (Chairman) ([02:24:35](#)):

With that, this hearing is adjourned.



---- Additional Information from Sources as Shown ----

Prior HUD Secretary Ben Carson and Current HUD Secretary E. Scott Turner on Need for “Millions” of more Affordable Housing and Manufactured Homes

Q&A's with [left](#)-leaning Bing's AI powered Copilot. The questions are by MHPProNews.

Copilot, I've done some Google searches under the news tab for "HUD Secretary Scott Turner" "manufactured home" or a search under Google News for "HUD Secretary Scott Turner" "manufactured housing" and could not find any remark from Sec Turner since he was sworn into office related to manufactured homes or manufactured housing. Can you find one?

I found some information that might be helpful. During his confirmation hearing, Scott Turner mentioned the importance of manufactured housing as a source of affordable housing. He emphasized the need to reduce regulatory burdens and streamline the HUD Code to maximize the availability of manufactured housing¹. Additionally, Turner committed to reviewing any regulations that prove burdensome to the development of affordable housing.

However, I couldn't find any specific remarks from Secretary Turner about manufactured homes or manufactured housing since he was sworn into office. If you need more detailed information, you might want to keep an eye on future statements or press releases from HUD.

: Manufactured Housing Institute

But that linked and quoted items were during the confirmation process, not since. Is there anything from Sec. Turner on manufactured homes or manufactured housing since he was sworn into office?

I couldn't find any specific remarks from Secretary Scott Turner about manufactured homes or manufactured housing since he was sworn into office². It seems he hasn't made any public statements on this topic yet. If you're looking for the latest updates, keeping an eye on HUD's official announcements and press releases might be your best bet.

¹www.hud.gov²www.manufacturedhousing.org³www.rev.com



<https://www.manufacturedhousing.org/news/scott-turner-confirmed-as-new-hud-secretary/?form=MG0AV3>

The Senate voted to confirm Scott Turner to serve as Secretary of the Department of Housing and Urban Development (HUD).

Prior to Turner's [nomination hearing](#), MHI worked with Senate Banking Committee members and Turner to ensure that manufactured housing was raised as a topic during the hearing. As a result, Turner's opening remarks and written statement included references to manufactured housing and Senators asked questions about manufactured housing.

"As a country, we're not building enough housing," Turner noted in his written testimony. "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."

During the [hearing](#), Committee Chair Sen. Tim Scott (R-SC) talked about updating the definition of a manufactured home in federal law to remove the requirement that all manufactured homes must be built with a permanent chassis. Such a provision is included in the comprehensive housing package he authored. The chairman called this update to the law "incredibly important" and Turner committed to looking at how HUD can reduce regulatory burden and make it less cumbersome to build manufactured housing.

Additionally, Sen. Jim Banks (R-IN) cited the HUD rulemaking finalized last year that would impose "extreme climate standards" on HUD-financed properties as driving up costs. Turner underscored that he will review any regulation that proves burdensome to the development of affordable housing.

In response to a written question for the record from Sen. Katie Britt (R-AL) about manufactured housing, Turner said he will commit to reviewing the process for updating the HUD Code to ensure that it is efficient and transparent. He emphasized the importance of a streamlined HUD Code to maximize the availability of manufactured housing as a source of attainable housing across the country.

"If confirmed, I will prioritize the availability and affordability of manufactured housing, including eliminating costly delays and undue regulatory burdens," Turner said. "I will also commit to meeting with the builders who run factories across the country that produce this important source of affordable housing."

MHI joined 22 housing organizations to express strong support for Turner to serve as HUD Secretary. Turner served in the first Trump Administration as Executive Director of the White House Opportunity and Revitalization Council and has a background in housing and community development. In 2019, he toured the manufactured homes that MHI displayed on the National Mall in Washington, D.C. as a part of HUD's first Innovative Housing Showcase. Linked [here](#) is a video of him speaking in front of the manufactured homes on the National Mall in 2019.



<https://archives.hud.gov/remarks/carson/speeches/2019-05-07.cfm>

Dr. Ben Carson
Secretary of Housing and Urban Development
Manufactured Housing Conference Remarks
New Orleans, Louisiana, Hyatt Regency Hotel, May 7, 2019

As prepared for delivery. The speaker may add or subtract comments during his presentation.

Thank you, Joe [Stegmayer, MHI Chairman], for those kind words. And thank you to MHI for inviting me to join you this morning. On behalf of HUD, it is a privilege to share my vision for addressing America's affordable housing challenges - and the role of manufactured housing - with so many leaders and pioneers of the industry here today.

Under President Trump's leadership, our nation is witnessing historic highs in employment, job creation, and economic growth. The financial optimism of everyday Americans has surged to an 18-year high, and is nearing an all-time record. For those families who have access to affordable housing, they are facing their bright futures with confidence.

And yet a serious challenge still persists: millions of hardworking Americans who seek affordable rents or sustainable homeownership simply cannot get their foot in the door. We have reached the point where many of our nation's teachers, nurses, police officers, and firefighters struggle to live in or around the communities they serve.

What they face is a critical shortage in our country's supply of affordable homes.

This is not just a housing crisis - it has a human face. Homes are at the heart of building strong families, strong communities, and ultimately, a strong country.

HUD's mission is to ensure all Americans have access to safe, quality, and affordable housing. And we believe that manufactured housing has a promising role to play - especially in the area of quality affordable housing.

For that reason, one year ago, I announced that HUD was in position to usher in a "new era of cooperation and collaboration between our Department and the manufactured housing industry."

Today, I'd like to share HUD's current vision for how we are diagnosing affordable housing challenges, and how manufactured housing is an active ingredient in the medication we are prescribing for a stronger America.

Affordable Housing

Our nation's shortage of affordable housing is ultimately an issue of supply and demand. With millions of people in need, high demand is already guaranteed. That's why HUD has focused our strategy on increasing supply - namely, by promoting initiatives, programs, techniques, and technologies that produce more affordable homes.

Since the key constraint on supply is the cost of new construction and development, the solution to the problem is to change the cost side of the equation.

Manufactured housing has emerged out of the limestone and stepped into the limelight, to address precisely this need.

According to MHI reports, the average cost per square foot of a manufactured home is nearly half that of a site-built home - \$49 [dollars] per square foot, as opposed to \$107 [dollars]. These dramatic cost savings in construction enable responsible citizens to secure housing that may be considerably less expensive than renting or purchasing a site-built home.

And yet, even at this lower price, manufactured homes appreciate in value at a rate similar to site-built homes, according to the Federal Housing Finance Agency Housing Price Index. Sustainable homeownership is the number one builder of financial capital for most American families. For example, the average net worth of a renter is \$5,000 [dollars], while the average net worth of a homeowner is \$200,000 [dollars]. That's an extraordinary 40-fold difference. But with comparable home appreciation rates to site-built homes, manufactured homes exhibit their own extraordinary potential to be a wealth creation tool for ordinary, everyday American families.

Beyond the matter of price, there are also flexible ownership models, such as land-lease manufactured home communities, that could have the potential to combine affordability with a sense of neighborhood and lifestyle.

These factors - asset-building and community-building - are important to HUD's mission to be more than a place that simply houses people, but a place that actually lifts people out of poverty and helps them become self-sufficient.

Manufactured Housing and Low-Income Communities

This industry is already having a tremendous impact on serving those communities who are most in need.

Today, more than 20 million Americans live in manufactured housing, which makes up approximately 10 percent of single-family residences. As a result, manufactured housing has become the largest source of unsubsidized affordable homes in the nation -which saves taxpayer dollars.

By housing families that average between \$30,000 to \$50,000 [dollars] per year in income, manufactured homes also allow more people and families to pursue an American Dream that may have once felt out of reach.

While lives are helped through new homes, livelihoods are helped through new jobs. More than 40,000 citizens are employed in this sector, from all walks of life. And the Administration is especially impressed by the use of American suppliers in American manufacturing plants.

That is how innovation turns into opportunity.

Opportunity Zones

Which brings me to the topic of Opportunity Zones.

Opportunity Zones were created under the *2017 Tax Cuts and Jobs Act* to stimulate economic development and job creation by incentivizing long-term capital investments in low-income neighborhoods. They are also a potent tool to combat the shortage of affordable housing.

HUD expects that Opportunity Zones will be a catalyst for transformational real estate development in communities that are economically distressed. Thirty-five million Americans now live in such designated areas, in all 50 states. There, millions of housing units are needed, in both urban and rural areas.

I would encourage the industry participants here today to consider the role of Opportunity Zones in the context of local development plans, and how manufactured housing stakeholders may be included. As bursts of activity for new buildings and construction are unlocked by this powerful tax incentive, communities within Opportunity Zones are likely to experience significant growth and changing needs. When newly empowered residents pursue their path to self-sufficiency, such areas may generate strong local demand for affordable housing solutions - which manufactured homes are particularly well-positioned to provide.

Healthy Homes

Manufactured housing can also play a role in HUD's mission to promote healthy homes.

After many decades as a pediatric neurosurgeon - tasked with caring for the welfare of children - safety is a paramount concern for me in any housing solution.

As HUD Secretary, I have instituted a broad array of initiatives designed to promote healthy homes and to eliminate environmental hazards. For example, last December, HUD awarded nearly \$140 million [dollars] in grant funding to 48 state and local government agencies to help protect families from lead-based paint and other threats.

For me, this is a personal issue. At an early age, I learned first-hand the hazards of an unsafe home. My mother raised my brother and me by herself from the time I was eight years old. While she struggled with single motherhood, our problems multiplied when we moved to a tenement in Boston. There, we shared a roof with rats, roaches and a host of other risks.

While my brother and I emerged with our health intact, many families do not. That's why, as HUD Secretary, I advocate for new techniques and new technologies that can ameliorate these menaces. In manufactured housing, innovations in construction techniques have the potential to facilitate building in a less wasteful, and more environmentally sound way. Innovations in construction materials could create components that are higher performing, less prone to mold, wind or water damage, and more resistant to deterioration.

Those are the ingredients of a healthier home.

Natural Disasters

Such advantages are even more visible in the face of natural disasters.

Natural disasters do not just devastate housing capital - they devastate human capital, through lives interrupted, school days missed, and communities fragmented under strain. As a result, last year, HUD allocated more than \$35 billion [dollars] in funding to 16 state and local governments, to help America's hardest hit regions. These grants represented the largest single amount of disaster recovery assistance in HUD's history.

Manufactured housing can help mitigate this kind of damage through the use of environmentally resilient construction materials, as well as by providing an affordable and permanent housing solution for lower-income survivors.

On a recent visit to Alabama, I was shown a site that was demolished by massive tornadoes - and the only homes in the area that successfully weathered the storm were manufactured houses. It was a silent testament to their resilience. It is also

possible that HUD's work with industry leaders to update wind Standards for manufactured housing in 1994 could have helped to limit damage and potentially save lives.

This city, New Orleans, is all too familiar with the pain natural disasters can cause. If manufactured homes can alleviate some of those harms in the future, the next hurricane may leave much less devastation, and much more hope, in its wake.

Innovative Housing Showcase

I'd now like to cover two of the obstacles to adoption, and how HUD is trying to help.

The first obstacle is that manufactured housing is often overlooked because it is misunderstood. Many times, when people hear the words "manufactured house," their first image is an old trailer that lacks the modern amenities and features of a site-built home. This image is a false façade.

The fact that manufactured homes can be so beautifully done - and in fact are often indistinguishable from site-built homes - is manufactured housing's best kept secret. Well, HUD believes that secret should be shared.

That's why we are proud to help educate both the American public and policymakers by featuring manufactured homes at HUD's inaugural Innovative Housing Showcase, which will be held this June on the National Mall in Washington, D.C.

During the Showcase, MHI will be participating and working with its members to present at least two manufactured homes to be prominently displayed in the heart of our Nation's capital, viewable to thousands of onlookers during the five-day event.

Deregulation; Removing Regulatory Burdens

The second obstacle is the presence of regulatory roadblocks that still stand in the way.

HUD recognizes the importance of removing undue bureaucratic burdens on the industry while striving to maintain the quality, safety, durability, and affordability of manufactured homes. As a result, we have placed an increased emphasis on clarifying our regulations, including by undertaking a full-scale review of our manufactured housing program to ensure we preserve the proper amount of oversight without stifling the industry.

We are also currently evaluating our Office of Policy Development and Research's recent recommendation to expedite the manufactured home code-making process within HUD - which could better help HUD Standards keep pace with new industry innovations and techniques.

To advance these efforts, I am grateful for the many insights MHI has provided to HUD in the form of its available reports, educational materials, and constructive dialogue.

Last week, I spoke before the Manufactured Housing Consensus Committee, who makes the initial recommendations for proposed changes to our HUD-code provisions, setting in motion the approval process for updating regulations. The committee has an aggressive agenda and must be efficient to reach consensus and close out many of the more than 300 log and deregulatory items outstanding.

That's why, to provide more help, I've brought on more staff at HUD for the manufactured housing and regulatory affairs offices. These new team members have extensive backgrounds and experience in the field. They are ready to work with committee members not just when visiting plants, State Administrative Agencies, third-party inspection agencies, or addressing consumer complaints, but on a holistic basis - to assist with getting HUD code updated and more hard-working Americans housed.

Conclusion

In closing, manufactured housing is a vital part of HUD's prescription to make safe, quality, desirable, affordable homes available to millions of hard-working Americans.

The foundations of a better tomorrow are built with the new techniques and new technologies of today. And for manufactured housing, that time is now.

I look forward to continuing our work together in the months ahead, and delivering that brighter future to the hearts and homes of the American people we proudly serve.

Thank you, and God Bless.

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Content Archived: January 7, 2021

From the Washington, D.C. based **Manufactured Housing Association for Regulatory Reform (MHARR)**

<https://manufacturedhousingassociationregulatoryreform.org/manufactured-housing-energy-standards-and-enforcement-regulations-with-doe-secretary-chris-wright-addressed-by-mark-weiss-ceo-of-manufactured-housing-association-for-regulatory-reform-mharr/>

<https://manufacturedhousingassociationregulatoryreform.org/mharr-washington-d-c-update-report-and-analysis-for-february-2025-manufactured-housing-association-for-regulatory-reform/>

<https://manufacturedhousingassociationregulatoryreform.org/manufactured-housing-association-for-regulatory-reform-mharr-initiates-action-with-trump-administration-on-major-industry-bottlenecks/>

<https://manufacturedhousingassociationregulatoryreform.org/manufactured-home-industry-production-on-positive-trajectory-entering-second-trump-term-says-manufactured-housing-association-for-regulatory-reform-mharr-u-s-total-for-2024/>

<https://manufacturedhousingassociationregulatoryreform.org/trump-2-0-the-industrys-second-chance-mharr-issues-and-perspectives/>

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