

January 12, 2025

Scott Turner
Secretary-Designate, U.S. Department of Housing and Urban Development
Trump-Vance Transition Team
P.O. Box 509, Arlington, VA 22216

Dear Mr. Turner:

Congratulations on your nomination to serve as the next Secretary of the Department of Housing and Urban Development (HUD). HUD helps provide housing and support development for millions of families and thousands of communities across the country. At a time when America is experiencing a full-blown housing crisis, the agency requires a leader who is serious about expanding the housing supply, taking on predatory landlords and real estate corporations, and lowering costs for families.

While you have described former HUD Secretary Ben Carson as a “mentor” after Carson authored Project 2025’s housing agenda,¹ there is little in the public record that reveals how you would further HUD’s mission to “create strong, sustainable, inclusive communities and quality affordable homes for all.”² Accordingly, as Ranking Member of the Senate Committee on Banking, Housing, and Urban Affairs, I request that you review these questions and arrive prepared to answer them at your appearance before the Committee on January 16, 2025 and that you provide written responses to these questions promptly after the hearing. Your responses will help me and other members of the Senate assess how you would lead this important agency.

Housing Supply

We are experiencing a nationwide housing shortage. By some estimates, the United States needs approximately 5 million units to fill the gap.³ There are a number of explanations for this crisis, including unnecessary local barriers and land use restrictions, decades of government disinvestment, and the high cost of capital for construction. As HUD Secretary, if confirmed, you would play a key role in leading the federal government’s response to this crisis.

¹ Tweet by Scott Turner, November 22, 2024, <https://x.com/sturneroofficial/status/1860145800979808610>; Project 2025 Presidential Transition Project, “Chapter 15: Department of Housing and Urban Development,” Benjamin S. Carson, https://static.project2025.org/2025_MandateForLeadership_CHAPTER-15.pdf.

² U.S. Department of Housing and Urban Development, “Mission,” <https://www.hud.gov/about/mission>.

³ Brookings, “Make it count: Measuring our housing supply shortage,” Elena Patel, Aastha Rajan, and Natalie Tomeh, November 26, 2024, <https://www.brookings.edu/articles/make-it-count-measuring-our-housing-supply-shortage/#:~:text=Using%20the%20latest%20data%20available,at%20the%20end%20of%202023.>

1. While serving as Chief Visionary Officer of JPI, a multifamily housing developer, you stated that, “[w]ith the ever growing need for high-quality, affordable housing in our Nation, JPI remains dedicated to meeting this crucial need.”⁴
 - a. Do you continue to believe there is a “growing need for high-quality, affordable housing in our Nation”?⁵
 - b. Are you committed to using the tools of the federal government to increase the supply of affordable housing as HUD Secretary?

2. HUD administers programs designed to preserve and increase the supply of affordable housing units across the country, including the Housing Trust Fund (HTF), the HOME Investment Partnerships Program (HOME), and Pathways to Removing Obstacles to Housing (PRO Housing).⁶ President-elect Trump has repeatedly called for cuts to HUD programs, and Project 2025 specifically calls for eliminating “the new Housing Supply Fund.”⁷
 - a. The HTF provides grants to states to build and preserve affordable rental housing for low-income households, particularly the lowest-income households.⁸ Do you support protecting and expanding investments in the HTF? Would you oppose efforts to cut or eliminate this fund?
 - b. HOME is the largest block grant to states and localities to build and preserve affordable housing, both for renters and homeowners.⁹ Do you support protecting and expanding investments in HOME? Would you oppose efforts to cut or eliminate this program?
 - c. PRO Housing provides grants to local communities that are actively taking steps to remove barriers to increasing the supply of affordable housing.¹⁰ Do you support protecting and expanding investments in PRO Housing? Would you oppose efforts to cut or eliminate these investments?

3. In 2019, then-HUD Secretary Carson stated, “[t]he correlation seems very strong: The more zoning restrictions and regulations, the higher the prices and the more homeless people.”¹¹

⁴ Tweet by Scott Turner, November 1, 2024, <https://x.com/sturnerofficial/status/1852397931325706500>.

⁵ *Id.*

⁶ U.S. Department of Housing and Urban Development, “Housing Trust Fund,” https://www.hud.gov/program_offices/comm_planning/htf; U.S. Department of Housing and Urban Development, “HOME Investment Partnerships Program,” https://www.hud.gov/program_offices/comm_planning/home; U.S. Department of Housing and Urban Development, “Pathways to Removing Obstacles to Housing: FY23 Award Announcement,” https://www.hud.gov/program_offices/comm_planning/pro_housing/fy23awards.

⁷ It is not entirely clear what eliminating “the new Housing Supply Fund” would mean, as there is no appropriated fund currently at HUD with that name. Project 2025 Presidential Transition Project, “Chapter 15: Department of Housing and Urban Development,” Benjamin S. Carson, https://static.project2025.org/2025_MandateForLeadership_CHAPTER-15.pdf.

⁸ U.S. Department of Housing and Urban Development, “Housing Trust Fund,” https://www.hud.gov/program_offices/comm_planning/htf.

⁹ U.S. Department of Housing and Urban Development, “HOME Investment Partnerships Program,” https://www.hud.gov/program_offices/comm_planning/home.

¹⁰ U.S. Department of Housing and Urban Development, “Pathways to Removing Obstacles to Housing: FY23 Award Announcement,” https://www.hud.gov/program_offices/comm_planning/pro_housing/fy23awards.

¹¹ Minnesota Star Tribune, “U.S. Housing Secretary Ben Carson: More should follow Minneapolis and phase out single-family zoning,” Marissa Evans, June 18, 2019, <https://www.startribune.com/u-s-housing-secretary-ben-carson-more-should-follow-minneapolis-and-phase-out-single-family-zoning/511485922>.

- a. Do you agree with then-Secretary Carson’s assessment that zoning restrictions and local regulatory barriers can exacerbate the housing shortage?
 - b. Do you agree with then-Secretary Carson’s assessment that higher housing prices and a shortage of affordable housing increase homelessness?
 - c. Should the federal government encourage states and localities to reduce unnecessary regulatory barriers that prevent housing construction, as the Trump Administration has previously called for?¹²
4. The homebuilding industry is becoming increasingly concentrated, with the top ten builders accounting for over 42 percent of all new single-family home closings in 2023 compared to 8.7 percent in 1989.¹³ Do you think that homebuilder consolidation is a problem? If so, what policy solutions do you support to address it?
 5. The high cost of capital has created a serious problem for housing construction, driving up expenses and stifling preservation and new development projects.¹⁴
 - a. Do you believe that the federal government has a role to play in lowering the cost of capital to increase the housing supply?
 - b. If so, what are your recommendations for specific actions that the federal government can take to address this problem? If not, why not?
 6. President-elect Trump has suggested that undocumented immigrants are to blame for America’s housing crisis and called for mass deportations.¹⁵ However, roughly 30 percent of construction workers in America are immigrants,¹⁶ and economists have found that mass deportation would reduce the supply of skilled construction workers by 1.5 million, driving up the cost of housing even further.¹⁷
 - a. Do you believe that immigration is the primary cause of housing unaffordability? Please provide data to explain your position.
 - b. Do you support mass deportation as a solution to the housing crisis?
 7. You have been a strong supporter of Opportunity Zones (OZs), created by the *Tax Cuts and Jobs Act of 2017*.¹⁸ Through OZs, the federal government offers capital gains tax reductions

¹² The White House, “Economic Report of the President,” February 2020, p. 269, <https://www.whitehouse.gov/wp-content/uploads/2021/07/2020-ERP.pdf>.

¹³ National Association of Home Builders, “Top Ten Builder Share Declines in 2023,” Aaron Wade, July 18, 2024, <https://eyeonhousing.org/2024/07/top-ten-builder-share-declines-in-2023/>.

¹⁴ Knowledge Finder, “Emerging Trends in Real Estate Global Outlook 2024,” March 12, 2024, <https://knowledge.uli.org/en/reports/emerging-trends/2024/emerging-trends-in-real-estate-global-outlook-2024>.

¹⁵ New York Times, “Trump Blames Immigrant Surge for Housing Crisis. Most Economists Disagree,” Jeanne Smialek, Lydia DePillis, and Natasha Rodriguez, October 11, 2024, <https://www.nytimes.com/2024/10/11/business/economy/trump-housing-crisis-deportations.html>.

¹⁶ American Immigration Council, “Mass Deportation: Devastating Costs to America, Its Budget and Economy,” October 2, 2024, <https://www.americanimmigrationcouncil.org/research/mass-deportation>.

¹⁷ *Id.*; CNN Business, “Here’s how mass deportations could change the housing market,” Samantha Kelouya and Julia Vargas Jones, November 19, 2024, <https://www.cnn.com/2024/11/19/economy/new-home-undocumented-immigrants-trump/index.html>.

¹⁸ Tax Cuts and Jobs Act of 2017, Public Law 115-97.

to incentivize investments in low-income regions and distressed communities.¹⁹ However, in too many cases, OZs have been used to subsidize luxury real estate development for wealthy investors and in neighborhoods that already have significant resources and investment, rather than to build affordable housing or boost development in disinvested communities.²⁰ What guardrails should the federal government implement to ensure that Opportunity Zones are increasing the supply of affordable housing in the United States?

Support for Renters

HUD plays a critical role in supporting renters across the country. It does so in part by supporting public housing and offering rental assistance through project-based rental assistance and the Housing Choice Voucher program, helping over 6 million Americans keep a roof over their heads.²¹ However, largely due to persistent underfunding of HUD, many families that desperately need housing assistance aren't able to obtain it, are pushed to their financial limits with high rent and unnecessary rental fees, or are forced to live in unsafe conditions.²²

1. Congress has persistently underfunded the Public Housing Capital Fund, leading to an estimated \$70 billion backlog of maintenance and repairs and the loss of approximately 10,000 units per year.²³ The majority of residents of public housing are either children (35 percent), seniors (20 percent), or people with a disability (24 percent).²⁴
 - a. Are you concerned about the condition of our public housing stock?
 - b. How would you prioritize and address this repair backlog if you were confirmed to lead HUD?
 - c. Will you request additional resources from Congress to address the capital needs in our public housing stock?
2. Public reporting suggests that one of your priorities is to “hold corrupt public housing agencies accountable.”²⁵
 - a. What constitutes a “corrupt public housing agency?”²⁶

¹⁹ PBS, “Trump-era Opportunity Zones meant to help low-income communities exploited by investors,” Paul Solman and Lee Koromvokis, November 11, 2024, <https://www.pbs.org/newshour/show/trump-era-opportunity-zones-meant-to-help-low-income-communities-exploited-by-investors>.

²⁰ New York Times, “How a Trump Tax Break to Help Poor Communities Became a Windfall for the Rich,” Jesse Drucker and Eric Lipton, September 27, 2020, <https://www.nytimes.com/2019/08/31/business/tax-opportunity-zones.html>.

²¹ Center on Budget and Policy Priorities, “Policy Basics: The Housing Choice Voucher Program,” September 30, 2024, <https://www.cbpp.org/research/housing/the-housing-choice-voucher-program>; Center on Budget and Policy Priorities, “Policy Basics: Section 8 Project-Based Rental Assistance,” September 30, 2024, <https://www.cbpp.org/research/housing/section-8-project-based-rental-assistance#:~:text=The%20Section%208%20Project%2DBased,units%20to%20low%2Dincome%20families>.

²² Center on Budget and Policy Priorities, “Chart Book: Funding Limitations Create Widespread Unmet Need for Rental Assistance,” Erik Gartland, February 15, 2022, <https://www.cbpp.org/research/housing/funding-limitations-create-widespread-unmet-need-for-rental-assistance>.

²³ National Low Income Housing Coalition, “Tenant Talk: Protecting Public Housing from Political Storms,” Fall 2019, p. 4, https://nlihc.org/sites/default/files/2019-10/tenant-talk10-2_1.pdf.

²⁴ Center on Budget and Policy Priorities, “Policy Basics: Public Housing,” September 30, 2024, <https://www.cbpp.org/research/housing/public-housing>.

²⁵ Axios, “Trump’s team steps up push for Dems to back his nominees,” Sophia Cai and Kathleen Hunter, December 16, 2024, <https://www.axios.com/2024/12/16/trump-nominees-senate-democrats>.

²⁶ *Id.*

- b. What tools do you have for identifying them and holding them accountable, and how do you intend to use them?
 - c. How will you ensure that residents are safely housed if mismanagement is found at their public housing agency?
3. Vouchers currently help more than 2 million low-income households afford decent, stable housing, reducing homelessness and housing instability.²⁷ However, Congress has not appropriated sufficient money for vouchers, and as a result, only 1 in 4 households who are eligible for federal housing assistance receive it.²⁸
- a. Do you support protecting and expanding investments in the Housing Choice Voucher (HCV) Program to help low-income families, seniors, and people with disabilities secure housing?
 - b. Thirty-four states and the federal government do not have protections that prohibit landlords from discriminating against potential tenants, including veterans, because they wish to use vouchers.²⁹ In the Texas House of Representatives, you supported legislation that enabled landlords to reject potential tenants because they received federal housing assistance.³⁰ Why did you support this legislation? Do you support instituting federal protections to prohibit source-of-income discrimination?
 - c. Given the gap between the number of people eligible for federal rental assistance and the number of people receiving federal rental assistance,³¹ what will you do to ensure that there is sufficient funding for federal rental assistance so that every family can secure safe and decent housing?
4. During his first term, President Trump proposed raising rents and cutting housing benefits for HUD households in several ways.³²
- a. For instance, his proposal would have raised rents by “authorizing HUD to require state and local housing agencies and private owners of subsidized housing to raise rents from 30 percent of a low-income family’s income to 35 percent, and to eliminate deductions from these calculations for factors that reduce a household’s ability to pay

²⁷ Center on Budget and Policy Priorities, “Policy Basics: The Housing Choice Voucher Program,” September 30, 2024, <https://www.cbpp.org/research/housing/the-housing-choice-voucher-program>.

²⁸ Center on Budget and Policy Priorities, “More Housing Vouchers: Most Important Step to Help More People Afford Stable Homes,” Will Fischer, Sonya Acosta, and Erik Gartland, May 13, 2021, <https://www.cbpp.org/research/housing/more-housing-vouchers-most-important-step-to-help-more-people-afford-stable-homes>.

²⁹ U.S. Department of Housing and Urban Development, “Source of Income Protections for Housing Choice Voucher Holders,” https://www.hud.gov/program_offices/public_indian_housing/programs/hcv/source-of-income-protections.

³⁰ ProPublica, “Trump’s Pick to Lead Federal Housing Agency Has Opposed Efforts to Aid the Poor,” Jesse Coburn and Andy Kroll, December 23, 2024, <https://www.propublica.org/article/scott-turner-hud-nominee-trump-public-housing-texas>.

³¹ Center on Budget and Policy Priorities, “More Housing Vouchers: Most Important Step to Help More People Afford Stable Homes,” Will Fischer, Sonya Acosta, and Erik Gartland, May 13, 2021, <https://www.cbpp.org/research/housing/more-housing-vouchers-most-important-step-to-help-more-people-afford-stable-homes>.

³² Center on Budget and Policy Priorities, “Trump Budget’s Housing Proposals Would Raise Rents on Struggling Families, Seniors, and People with Disabilities,” Will Fischer, Barbara Sard and Alicia Mazzara, July 12, 2017, <https://www.cbpp.org/research/trump-budgets-housing-proposals-would-raise-rents-on-struggling-families-seniors-and-people>.

- rent, such as high medical or child-related expenses.”³³ Would you oppose any new proposal to raise rents for subsidized housing above the current threshold? Would you oppose any new proposal to eliminate deductions in rent calculations for subsidized housing?
- b. The proposal also would have raised rents by “letting HUD make virtually any change to the rent rules for the housing voucher program, including imposing unlimited rent increases.”³⁴ Would you oppose any new proposal that would allow HUD to impose unlimited rent increases?
 - c. Would you oppose any other proposal to charge these families higher rents?
5. Hidden junk fees, such as application fees, pet fees, administrative fees, late fees, and convenience fees, can create thousands of dollars in additional costs for renters.³⁵ These fees can increase a tenant’s risk of eviction for nonpayment of rent and the likelihood that tenants accumulate rental debt, hindering their ability to obtain housing in the future.³⁶ What would you do as HUD Secretary to tackle junk fees in the rental housing market?

Affordable Homeownership

Through the Federal Housing Administration (FHA) and the Government National Mortgage Association (Ginnie Mae), HUD supports access to affordable homeownership, particularly for underserved borrowers, and access to mortgage credit throughout the economic cycle.³⁷ With the Home Equity Conversion Mortgage (HECM) program, FHA also supports seniors who are able to stay in their homes but need to draw on their home equity to meet their expenses.³⁸

1. Project 2025 calls for increasing FHA mortgage insurance premiums (MIP), the premiums charged to homeowners for FHA insurance when they purchase their homes, for any mortgage over 20 years in length,³⁹ even as the FHA Mutual Mortgage Insurance Fund’s capital ratio stands at 11.47 percent, far above the 2 percent capital ratio required by statute.⁴⁰ Raising the MIP would increase housing costs for the hundreds of thousands of people who

³³ *Id.*

³⁴ Center on Budget and Policy Priorities, “Trump Budget’s Housing Proposals Would Raise Rents on Struggling Families, Seniors, and People with Disabilities,” Will Fischer, Barbara Sard, and Alicia Mazzara, July 12, 2017, <https://www.cbpp.org/research/trump-budgets-housing-proposals-would-raise-rents-on-struggling-families-seniors-and-people>.

³⁵ National Low Income Housing Coalition, “National Consumer Law Center Releases Brief on Rental Junk Fees,” September 30, 2024, <https://nlihc.org/resource/national-consumer-law-center-releases-brief-rental-junk-fees>.

³⁶ *Id.*; Consumer Financial Protection Bureau, “CFPB Report Highlights Consumer Protection Issues in Medical and Rental Debt Collection” September 5, 2024, <https://www.consumerfinance.gov/about-us/newsroom/cfpb-report-highlights-consumer-protection-issues-in-medical-and-rental-debt-collection/>.

³⁷ Ginnie Mae, “Our Mission,” https://www.ginniemae.gov/about_us/who_we_are/Pages/our_mission.aspx; U.S. Department of Housing and Urban Development, “The Federal Housing Administration (FHA): About Us,” https://www.hud.gov/program_offices/housing/fhahistory.

³⁸ U.S. Department of Housing and Urban Development, “Home Equity Conversion Mortgages For Seniors,” https://www.hud.gov/program_offices/housing/sfh/hecm/hecmhome.

³⁹ Project 2025 Presidential Transition Project, “Chapter 15: Department of Housing and Urban Development,” Benjamin S. Carson, https://static.project2025.org/2025_MandateForLeadership_CHAPTER-15.pdf.

⁴⁰ U.S. Department of Housing and Urban Development, “Annual Report to Congress Regarding the Financial Status of the Federal Housing Administration Mutual Mortgage Insurance Fund: Fiscal Year 2024,” <https://www.hud.gov/sites/dfiles/Housing/documents/2024FHAAnnualReportMMIFund.pdf>.

become homeowners and build wealth through FHA financing—disproportionately borrowers of color.⁴¹ Do you support raising the cost of homeownership on FHA borrowers by increasing the MIP, including on loans with terms longer than 20 years?

2. Project 2025 also calls for restricting FHA support to first-time homebuyers, despite FHA’s role in helping lower-wealth borrowers access credit, including borrowers who are not first-time homebuyers but may need assistance re-entering the housing market due to unexpected hardships or changing circumstances (e.g., job loss, medical expenses).⁴² Do you support restricting FHA financing to first-time homebuyers?
3. Ginnie Mae has recently received appropriations to support hiring additional staff to ensure that the agency can oversee its growing guarantee volume and reduce reliance on contractors, consistent with recommendations from the Government Accountability Office.⁴³ Do you support continued resources for Ginnie Mae to improve operations and reduce reliance on contractors?

Addressing Homelessness

America is experiencing record levels of homelessness. According to the Annual Homelessness Assessment Report, on a single night in 2024, approximately 771,000 people experienced homelessness.⁴⁴ Between 2019 and 2023, the number of people who entered an emergency shelter for the first time increased by over 23 percent.⁴⁵ The rising need for homelessness services has put a strain on shelter systems, where demand is outpacing capacity. However, instead of expanding resources, during his first term, President Trump slashed housing assistance and community development aid in his budget.⁴⁶ President-elect Trump now says that he will use “every tool, lever and authority to get the homeless off our streets...then open up large parcels of inexpensive land, bring in doctors, psychiatrists, social workers and drug rehab specialists and create tent cities where the homeless can be relocated.”⁴⁷

1. Do you believe a principal cause of homelessness is the lack of affordable housing?
2. President-elect Trump vowed to “make it a personal mission to totally eradicate Veterans’ homelessness in America by the end of next term.”⁴⁸ During the Biden Administration,

⁴¹ *Id.*, pp. 5-8.

⁴² Project 2025 Presidential Transition Project, “Chapter 15: Department of Housing and Urban Development,” Benjamin S. Carson, https://static.project2025.org/2025_MandateForLeadership_CHAPTER-15.pdf.

⁴³ HousingWire, “US Senate committee approves full funding for Ginnie Mae,” Chris Clow, July 26, 2024, <https://www.housingwire.com/articles/us-senate-committee-approves-full-funding-for-ginnie-mae/>.

⁴⁴ U.S. Department of Housing and Urban Development, “The 2024 Annual Homelessness Assessment Report to Congress,” December 2024, p. 2, <https://www.huduser.gov/portal/sites/default/files/pdf/2024-AHAR-Part-1.pdf>.

⁴⁵ National Alliance to End Homelessness, “State of Homelessness: 2024 Edition,” Daniel Soucy, Makenna Janes, and Andrew Hall, <https://endhomelessness.org/homelessness-in-america/homelessness-statistics/state-of-homelessness/>.

⁴⁶ Center on Budget and Policy Priorities, “Housing Program Cuts Under President Trump’s Budget,” 2017, <https://www.cbpp.org/research/resource-lists/housing-program-cuts-under-president-trumps-budget>.

⁴⁷ NPR, “Trump’s plan for people struggling with mental illness, addiction, and homelessness,” Katia Riddle, November 12, 2024, <https://www.npr.org/2024/11/12/nx-s1-5184507/trumps-plan-for-people-struggling-with-mental-illness-addiction-and-homelessness>.

⁴⁸ TIME, “What Trump’s Win Could Mean for Housing,” Rebecca Schneid, November 14, 2024, <https://time.com/7176549/what-donald-trump-win-could-mean-for-housing/>.

veteran homelessness dropped to the lowest level on record after targeted federal investments in housing assistance and legal services.⁴⁹

- a. Will you continue the Biden Administration’s successful “Housing First” approach to addressing veteran homelessness, centered on expanded investments in housing assistance, outreach, and legal services assistance?
 - b. What other steps will you take as HUD Secretary to achieve President-elect Trump’s stated goal?
3. Project 2025 calls for ending “Housing First.”⁵⁰
 - a. Do you support Housing First policies?
 - b. Would you oppose efforts to end Housing First policies?
 4. Do you support expanding access to voluntary supportive services for people experiencing homelessness, such as mental health services and substance use counseling? If so, how do you plan to provide for this increased access?
 5. Public reporting suggests that one of your priorities is to “work[] with states to ban urban camping.”⁵¹ How will this help people access housing? How do you plan on achieving this objective?
 6. Under what circumstances do you support creating “tent cities” and government-sanctioned encampments, as President-elect Trump has proposed?⁵²
 7. The *McKinney-Vento Homelessness Assistance Act* allows for the transfer of suitable surplus federal property to localities to pursue shelter and housing options.⁵³ Would you work with the General Services Administration and the Department of Health and Human Services, two federal agencies also responsible for administering *McKinney-Vento* transfers, to ease the process for facilitating such transfers?

Fair Housing

Individuals and families continue to experience discrimination in housing, whether while navigating the harms of decades of redlining or when being denied equal access to rental housing and homeownership. HUD plays a crucial role in combating discriminatory housing practices by

⁴⁹ U.S. Department of Housing and Urban Development, “Under Biden-Harris Administration, Veteran Homelessness Drops to Lowest on Record,” press release, https://www.hud.gov/press/press_releases_media_advisories/veteran_homelessness_drops.

⁵⁰ Project 2025 Presidential Transition Project, “Chapter 15: Department of Housing and Urban Development,” Benjamin S. Carson, https://static.project2025.org/2025_MandateForLeadership_CHAPTER-15.pdf.

⁵¹ Axios, “Trump’s team steps up push for Dems to back his nominees,” Sophia Cai and Kathleen Hunter, December 16, 2024, <https://www.axios.com/2024/12/16/trump-nominees-senate-democrats>.

⁵² NBC News, “Trump says he’ll ban homeless camping, create ‘tent cities’,” Olympia Sonnier and Ben Kamisar, April 19, 2023, <https://www.nbcnews.com/meet-the-press/meetthepressblog/trump-says-ban-homeless-camping-create-tent-cities-rcna80480>.

⁵³ 42 USC 11411.

enforcing federal housing law, such as the *Fair Housing Act*, and developing and implementing new policies to address new forms of discrimination, such as algorithmic bias.⁵⁴

1. During the first Trump Administration, HUD proposed—and later withdrew—a rule change that would have prohibited families, where some of the family members are legal residents but not American citizens, from receiving certain forms of federal housing assistance.⁵⁵ As HUD Secretary, how do you plan to keep families with mixed immigration status together in federal assisted housing?
2. HUD’s “Discriminatory Effects” rule prohibits any housing policy with discriminatory effects “if it was not necessary to achieve a substantial, legitimate, nondiscriminatory interest or if a less discriminatory alternative could also serve that interest.”⁵⁶ Will you preserve HUD’s “Discriminatory Effects” rule?
3. HUD’s “Equal Access” rule requires that HUD-assisted housing be made available to individuals and families regardless of sexual orientation, gender identity, or marital status, consistent with recent Supreme Court jurisprudence.⁵⁷ What is your plan to implement HUD’s “Equal Access” rule?
4. As HUD Secretary, what are your enforcement priorities? Would you plan to continue to bring enforcement actions against entities that violate fair housing and civil rights laws? Would you weaken the standards currently used by HUD to bring such enforcement actions?
5. In its FY 2021 Congressional Budget Justification, HUD stated that staffing levels at the Office of Fair Housing and Equal Opportunity (FHEO) had declined by 32 percent over the previous nine years and that this decline had “resulted in significant risks in the execution of FHEO programs.”⁵⁸ While FHEO staff size has increased modestly since 2020, personnel still remain far below 2009 levels despite HUD’s requests for additional resources.⁵⁹
 - a. Will you commit to requesting the necessary funding to ensure adequate staffing levels so FHEO can effectively enforce the *Fair Housing Act* and other fair housing laws?
 - b. Will you commit to opposing any efforts to decrease HUD’s budget and staffing resources for fair housing activities?

⁵⁴ U.S. Department of Housing and Urban Development, “HUD Issues Fair Housing Act Guidance on Applications of Artificial Intelligence,” May 2, 2024, https://www.hud.gov/press/press_releases_media_advisories/hud_no_24_098.

⁵⁵ U.S. Department of Housing and Urban Development, Federal Register Notice, “Housing and Community Development Act of 1980: Verification of Eligible Status,” Proposed Rule, May 10, 2019, <https://www.federalregister.gov/documents/2019/05/10/2019-09566/housing-and-community-development-act-of-1980-verification-of-eligible-status>.

⁵⁶ U.S. Department of Housing and Urban Development, “HUD Restores ‘Discriminatory Effects’ Rule,” press release, March 17, 2023, https://www.hud.gov/press/press_releases_media_advisories/hud_no_23_054.

⁵⁷ U.S. Department of Housing and Urban Development, “Housing Discrimination and Persons Identifying as Lesbian, Gay, Bisexual, Transgender, and/or Queer/Questioning (LGBTQ),” https://www.hud.gov/program_offices/fair_housing_equal_opp/housing_discrimination_and_persons_identifying_lgbtq.

⁵⁸ U.S. Department of Housing and Urban Development, “Program Offices Salaries and Expenses, Office Fair Housing and Equal Opportunity,” https://www.hud.gov/sites/dfiles/CFO/documents/52_FY21CJ_SE_FHEO.pdf.

⁵⁹ U.S. Department of Housing and Urban Development, “Program Office Salaries and Expenses, Office Fair Housing and Equal Opportunity,” https://www.hud.gov/sites/dfiles/CFO/documents/2025_CJ_S_E_-_FHEO.pdf.

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

While the private sector is an important partner in responding to America’s housing crisis, bad actors in the housing market have contributed to today’s affordability issues and threatened the nation’s interests. Institutional investors, such as private equity firms, have bought up record numbers of single-family homes, manufactured housing communities, and rental properties, oftentimes jacking up rents and costs for families.⁶⁰ Predatory corporate landlords are also allegedly using algorithmic price-fixing schemes to collude and raise rents in violation of federal antitrust law.⁶¹ Additionally, experts have raised concerns that criminal actors are exploiting the U.S. residential real estate market to launder money and drive up costs.⁶²

1. Private equity firms and other institutional investors can outbid families for homes and then raise rents and neglect repairs for tenants and families.
 - a. Do you agree that corporate investors buying up rental properties, crowding out individual buyers, and raising rents for renters is a problem?
 - b. If so, what specific concerns do you have about these practices and how do you intend to address them as HUD Secretary?
2. Private equity firms have been increasingly buying the land underneath manufactured home communities, one of the most affordable housing options available to families, with 12 firms now owning over 1,200 manufactured housing parks in the United States.⁶³
 - a. Do you think it is a problem that institutional investors are buying up manufactured housing parks and raising rents on families?
 - b. If so, what specific concerns do you have about these practices and how do you intend to address them as HUD Secretary?
3. Price fixing and other forms of collusion are illegal under antitrust law. However, companies like RealPage are allegedly enabling landlords to collude to raise rents using price-setting algorithms and non-public data.⁶⁴ What steps do you think HUD should take to address algorithmic price fixing in the housing market?

⁶⁰ U.S. Government Accountability Office, “Rental Housing: Information on Institutional Investment in Single-Family Homes,” May 2024, <https://www.gao.gov/assets/gao-24-106643.pdf>; Private Equity Stakeholder Project, “Private Equity Manufactured Housing Tracker,” September 13, 2024, <https://pestakeholder.org/pe-sp-private-equity-manufactured-housing-tracker/>.

⁶¹ U.S. Department of Justice, Office of Public Affairs, “Justice Department Sues RealPage for Algorithmic Pricing Scheme that Harms Millions of American Renters,” press release, August 23, 2024, <https://www.justice.gov/opa/pr/justice-department-sues-realpage-algorithmic-pricing-scheme-harms-millions-american-renters>.

⁶² Financial Crimes Enforcement Network, “FinCEN Proposes Rule to Combat Money Laundering and Promote Transparency in Residential Real Estate,” press release, February 7, 2024, <https://www.fincen.gov/news/news-releases/fincen-proposes-rule-combat-money-laundering-and-promote-transparency#:~:text=%E2%80%9Cillicit%20actors%20are%20exploiting%20the,said%20FinCEN%20Director%20Andrea%20Gacki>.

⁶³ Private Equity Stakeholder Project, “PESP Private Equity Manufactured Housing Tracker,” September 13, 2024, <https://pestakeholder.org/pe-sp-private-equity-manufactured-housing-tracker/>.

⁶⁴ U.S. Department of Justice, Office of Public Affairs, “Justice Department Sues RealPage for Algorithmic Pricing Scheme that Harms Millions of American Renters,” press release, August 23, 2024,

4. A recent endorsement by Representative Byron Donalds for your nomination as HUD Secretary stated: “As China’s influence in U.S. housing markets continues to grow unchecked, Turner will prioritize addressing foreign investment in U.S. real estate, particularly from hostile actors. He will actively monitor and respond to foreign acquisitions to safeguard American homeowners and our economy from exploitation.”⁶⁵
 - a. Do you commit to working proactively with FinCEN, the Committee on Foreign Investment in the United States, and other agency partners to address any national security concerns arising out of these transactions?
 - b. Do you agree that it is important to maintain the bipartisan *Corporate Transparency Act*’s beneficial ownership reporting requirements, which Congress concluded were critical to cracking down on malign actors seeking to conceal their ownership of entities in the United States to facilitate illicit activity like money laundering, the financing of terrorism, financial fraud, and acts of foreign corruption harming the national security interests of the United States?⁶⁶

Natural Disasters and Climate Resilience

HUD is one of several agencies that helps communities prepare and respond to natural disasters. For example, when the President declares a natural disaster, FHA often makes special insurance programs available to victims and provides limited forbearance to families struggling to pay their mortgages.⁶⁷ Additionally, Congress typically allocates disaster funding via HUD’s Community Development Block Grant Disaster Recovery (CDBG-DR) Program, providing assistance to local communities as they repair homes and infrastructure damaged by natural disasters.⁶⁸ However, despite the clear signs that climate change is causing more frequent and more severe natural disasters,⁶⁹ Project 2025 states that HUD should “repeal climate change initiatives and spending in the department’s budget request.”⁷⁰

1. Do you believe that HUD should stop assisting communities with preparing and responding to natural disasters, which disproportionately affect low- and moderate-income communities?
2. Do you support the permanent authorization of CDBG-DR?

<https://www.justice.gov/opa/pr/justice-department-sues-realpage-algorithmic-pricing-scheme-harms-millions-american-renters>.

⁶⁵ Real Clear Politics, “Scott Turner for HUD Secretary: A New Era of Leadership and Reform,” Byron Donalds, December 17, 2024,

https://www.realclearpolitics.com/articles/2024/12/17/scott_turner_for_hud_secretary_new_era_leadership_reform_152100.html.

⁶⁶ Corporate Transparency Act, Public Law 116-92.

⁶⁷ U.S. Department of Housing and Urban Development, “Disaster Relief Options for FHA Homeowners,” https://www.hud.gov/program_offices/housing/sfh/nsc/qaho0121.

⁶⁸ U.S. Department of Housing and Urban Development, “HUD Disaster Resources,” <https://www.hud.gov/hurricane-helene>.

⁶⁹ NASA, “Extreme Weather and Climate Change,” <https://science.nasa.gov/climate-change/extreme-weather/>.

⁷⁰ Project 2025 Presidential Transition Project, “Chapter 15: Department of Housing and Urban Development,” Benjamin S. Carson, https://static.project2025.org/2025_MandateForLeadership_CHAPTER-15.pdf.

3. In 2021, a HUD Inspector General report found that Trump Administration officials withheld billions of dollars in CDBG-DR funding to Puerto Rico.⁷¹ Will you commit to fully dispensing all legally authorized CBGG-DR funding in the event of any natural disasters that occur under your watch, without regard for political considerations?
4. Under what circumstances should HUD delay, withhold, or suspend disaster recovery funds from reaching disaster-impacted communities?
5. Do you support repealing HUD initiatives to mitigate the effects of climate change on housing access?
6. As HUD Secretary, what would you do to address the rising cost of property insurance and the increasing unavailability of home and multifamily property insurance due to climate-related natural disasters?⁷²

HUD Staffing, Resources, and Management

Leading a federal agency like HUD is a significant administrative responsibility. HUD's Fiscal Year 2024 budget was approximately \$70 billion.⁷³ The Department employs over 8,000 employees and relies on thousands of local housing authorities and private property owners to carry out its initiatives.⁷⁴

1. Given your lack of experience managing an organization of HUD's size, how do you plan on ensuring that you are running the agency as well as possible?
2. Until last year, HUD's Office of Inspector General (OIG) listed "Human Capital Management" as one of the agency's top management challenges.⁷⁵ In last year's report on top management challenges, the OIG noted that HUD "still faces capacity challenges that affect its ability to oversee grantees, contractors, and financial sector counterparties; provide high-touch technical assistance; and modernize its programs and IT systems."⁷⁶
 - a. Will you support maintaining and expanding staffing to ensure HUD can fulfill its mission and functions, including those identified by the OIG?
 - b. What steps will you take to ensure that HUD can recruit and maintain the staff it needs?

⁷¹ U.S. Department of Housing and Urban Development, Office of Inspector General, "Review of HUD's Disbursement of Grant Funds Appropriated for Disaster Recovery and Mitigation Activities in Puerto Rico," April 20, 2021, https://www.hudoig.gov/sites/default/files/2021-04/HUD%20OIG%20Final%20Report_2019SU008945I.pdf.

⁷² New York Times, "Insurers Are Deserting Homeowners as Climate Shocks Worsen," Christopher Flavelle, December 18, 2024, <https://www.nytimes.com/interactive/2024/12/18/climate/insurance-non-renewal-climate-crisis.html>.

⁷³ Congressional Research Service, "Transportation, Housing and Urban Development, and Related Agencies (THUD) Appropriations for FY24," June 26, 2024, <https://crsreports.congress.gov/product/pdf/R/R47687>.

⁷⁴ U.S. Department of Housing and Urban Development, "Department of Housing and Urban Development Full-Time Equivalent (FTE) Employment," https://www.hud.gov/sites/dfiles/CFO/documents/2025_FTE_Summary.pdf.

⁷⁵ U.S. Department of Housing and Urban Development Office of Inspector General, "Top Management Challenges Facing The U.S. Department of Housing and Urban Development: FY 2025," October 15, 2024, pp. 1, 3, https://www.hudoig.gov/sites/default/files/2024-10/hud-oig-fy-2025-tmc-report_final_508_1.pdf.

⁷⁶ *Id.*

3. A recent endorsement by Representative Byron Donalds for your nomination as HUD Secretary stated: “Turner will take decisive action to place motivated, politically aligned leaders in key positions, transforming career roles into non-career positions where appropriate.”⁷⁷
 - a. Do you intend to convert career staff positions at HUD into non-career positions?
 - b. If so, which career positions at HUD do you plan on converting into non-career positions?
 - c. To what extent will “political alignment” affect your staffing decisions at HUD?
 - d. Will you ensure that all HUD decisions are based on the law and the facts and are not motivated by political considerations?

Conclusion

HUD’s housing and development programs have a profound impact on the lives of millions of Americans, especially in the midst of our housing affordability crisis. The agency needs and deserves a strong, capable leader who believes in its mission and has the interest and ability to carry out that mission. I ask that you come to your hearing prepared to provide answers to my questions so that the Senate—and the American people—can understand how you plan to lead this agency and lower housing costs for families.

Sincerely,



Elizabeth Warren
Ranking Member
Committee on Banking, Housing and Urban Affairs

⁷⁷ Real Clear Politics, “Scott Turner for HUD Secretary: A New Era of Leadership and Reform,” Rep. Byron Donalds,” December 17, 2024, https://www.realclearpolitics.com/articles/2024/12/17/scott_turner_for_hud_secretary_new_era_leadership_reform_152100.html.