

Questions for Dr. Benjamin Carson, Secretary-Designate, U.S. Department of Housing and Urban Development from Senator Warren:

Providing Access to Safe, Stable Housing

HUD's central mission is to provide safe, stable housing to families in need. HUD does that primarily by financing public housing units and by offering housing assistance through the Section 8 Housing Choice Voucher Program. These efforts help millions of families. More than two million Americans currently live in 1.1 million public housing units throughout the United States.¹ In addition, the Section 8 program serves more than five million people in 2.2 million low-income families across the country.² In Massachusetts, more than 80,000 low-income families use the federal voucher program to subsidize prohibitively high rents.³

Unfortunately, many families who desperately need housing assistance aren't able to obtain it, and many families who receive assistance must live in conditions that are unsafe or harmful to their health.

1. In 2011, HUD released a study estimating that the nation must invest over \$25 billion in large-scale repairs for public housing units. These repairs include "plumbing, roofing upgrades and lead removal" to improve quickly deteriorating basic living conditions.⁴ HUD's annual appropriations are not sufficient to address ongoing capital needs, with advocates estimating that nearly 10,000 public housing units fall into a state of disrepair or disuse each year.⁵ As a result of this deterioration, and because of limited construction of new public housing, the number of livable public housing units has decreased by more than 200,000 since the mid-1990's.⁶
 - a. Are you concerned about the condition of our public housing stock? *Yes.*
 - b. How would you prioritize and address this repair backlog if you were confirmed to lead HUD? *I will be a vocal advocate for inclusion of housing in the President Elect's infrastructure plan. Beyond that, however, I have been very encouraged by early results from the last administration's efforts in the Rental Assistance Demonstration program. I believe in building upon what works no matter whose idea it was. I look forward to working with Congress to expand this worthy program.*

¹ Center on Budget and Policy Priorities, Policy basics: public housing (May 31, 2016) (<http://www.cbpp.org/sites/default/files/atoms/files/policybasics-housing.pdf>); Center on Budget and Policy Priorities, National and State Housing Fact Sheets and Data (Dec. 19, 2016) (<http://www.cbpp.org/research/housing/national-and-state-housing-fact-sheets-data>)

² Center on Budget and Policy Priorities, Policy basics: the housing choice voucher (Sept 29, 2015) (<http://www.cbpp.org/research/housing/policy-basics-the-housing-choice-voucher-program>)

³ Center on Budget and Policy Priorities, National and State Housing Fact Sheets and Data (Dec. 19, 2016) (<http://www.cbpp.org/research/housing/national-and-state-housing-fact-sheets-data>)

⁴ HUD, New HUD Study: \$26 billion in major repairs needed in public housing (June 24, 2011) (https://portal.hud.gov/hudportal/HUD?src=/press/press_releases_media_advisories/2011/HUDNo.11-132)

⁵ National Low Income Housing Coalition, 2015 Advocates Guide: Public Housing (http://nlihc.org/sites/default/files/Sec4.04_Public-Housing-ARC_2015.pdf)

⁶ Center on Budget and Policy Priorities, Policy Basics: Public Housing (May 31, 2016) (<http://www.cbpp.org/research/policy-basics-public-housing>)

- c. What additional resources or authorization would you seek from Congress to address this issue? *See above, but I look forward to working with Congress as we seek to reimagine housing programs to find better avenues to accomplish our common goals.*
 2. An estimated 5.8% of the public housing stock (62,000 units) is in need of lead abatement.⁷ As you are well aware, exposure to lead paint can pose grave health risks for public housing residents, particularly young children.
 - a. Do you agree that high lead levels in public housing is a significant public health concern? *High lead levels are a critical public health concern no matter where they are found.*
 - b. Does the pervasive lack of lead abatement in public housing concern you? *Again, high levels of lead anywhere concern me.*
 - c. What is your plan to address the risks associated with lead paint exposure in public housing? *If confirmed, one of my first briefings will be with the office of healthy homes to better understand at an operational level how effective we have been and how we could be even more effective at carrying out the mission.*
 - d. Can you provide a specific estimate of your goals for the number of public housing units that will undergo lead abatement under your tenure if you are approved as HUD Secretary? *If confirmed, I look forward to meeting with in the future to discuss those goals once I have had a chance to work with the career professionals in the department.*
 3. Last month, you said that your mother kept your family out of public housing “because there was a lot of danger there and she wanted to shield us from that danger.”⁸ Although much has changed in the years since you were a child, safety is still a primary concern for many residents of public housing. Last year, HUD awarded only \$5 million in capital fund emergency safety and security program grants, which provide funding to public housing authorities to install, repair, or replace capital needs items aimed at improved safety, including security systems, alarms, public space lighting upgrades, and locks.⁹

⁷ HUD, Capital Needs in the Public Housing Program: Revised Final Report (Nov. 24, 2010) (https://portal.hud.gov/hudportal/documents/huddoc?id=PH_Capital_Needs.pdf)

⁸ YaleNews, Future HUD Secretary Ben Carson '73 stresses self-sufficiency as goal of government programs (Dec. 9, 2016) (<http://news.yale.edu/2016/12/09/future-hud-secretary-ben-carson-73-stresses-self-sufficiency-goal-government-programs>)

⁹ HUD, HUD awards \$5 million to 24 public housing agencies for emergency and security improvements (June 22, 2016) (<https://portal.hud.gov/hudportal/documents/huddoc?id=2016emergencyssga.pdf>)

- a. Do you believe that improving safety in public housing should be a HUD priority? *Yes.*
 - b. Will you support expanding grants available under this HUD program to improve the safety of public housing? *I will reserve judgment to see how this \$5M was spent. As you know, the PHA's can already use their capital funds for this purpose. I believe in giving the PHA's the maximum amount of flexibility permitted by law with the funds you appropriate to allow them to execute their mission.*
 - c. How will you prioritize the use of these grants? *Again, see above. I will work with the Office of Public and Indian Housing to determine a logical plan going forward. Recall our meeting where I committed to you that, if confirmed, I would be guided by reason and logic and not ideology.*
4. Because of chronic underfunding by Congress, only a quarter of those eligible for Section 8 housing assistance receive it.¹⁰ And of the remaining three-quarters of eligible households (approximately 14 million households), more than half pay more than 50% of their income toward monthly rent.¹¹
- a. Will you prioritize providing housing assistance to more families who qualify for it?
Housing as many families as possible in safe, affordable housing is a priority for me. If confirmed, I will look for ways to expand affordable housing options everywhere.
 - b. If so, what specific steps will you take to achieve this goal? *I will work closely with the career professionals in PIH, the advocate community and the public housing authorities to see what regulatory flexibilities or legislative reforms we can pursue which will help us serve more eligible families.*
 - c. Will you ask for a budget increase to increase the percentage of eligible households that obtain housing assistance? *As Secretary, if confirmed, I will enter this office without preconceived notions of what funding levels are appropriate. I am open to requesting additional funds for the Section 8 account. I will work with the career professionals to better understand the funding challenges of the last 8 years and come to you with a request.*

¹⁰ Center for Budget and Policy Priorities (2009, at <http://www.cbpp.org/sites/default/files/atoms/files/2-24-09hous-sec2.pdf>)

¹¹ Congressional Budget Office, Federal housing assistance for low-income households (Sept. 2015) (<https://www.cbo.gov/sites/default/files/114th-congress-2015-2016/reports/50782-LowIncomeHousing-OneColumn.pdf>)

- d. What specific numerical goals do you have for providing housing assistance to eligible families? *If confirmed, I will develop those goals in consultation with the career professionals and housing practitioners.*
5. While Massachusetts and a handful of other states prohibit landlords from discriminating against potential tenants who wish to use Section 8 vouchers, 41 states and the federal government do not have such laws.¹² Do you support expanding federal protections to prohibit landlords from rejecting applicants simply because they wish to use a Section 8 voucher? *As I stated in committee, I will aggressively defend the fair housing rights of all Americans. While I do not agree with creating federal mandates which dictate choice, I would certainly work to create program improvements which lead to an environment where landlords actively pursue Section 8 participants.*
6. According to the latest Annual Homeless Assessment Report, on a single night in 2016, nearly 550,000 people experienced homelessness in the U.S.¹³ A majority (68%) were staying in emergency shelters, transitional housing programs, or safe havens, while approximately 176,000 people were unsheltered.¹⁴ More than 20% of people experiencing homelessness were children, and 7% of people experiencing homelessness were veterans.¹⁵
- a. In 2010, President Obama released the “Opening Doors” interagency plan to prevent and end homelessness.¹⁶ Will you continue implementation of the Opening Doors plan? *I agree with the goals President Bush established when he reconstituted the Interagency Council on Homelessness. I am also in favor of the goals of ending chronic, veteran and family homelessness.*
- b. Will you make any changes to this plan, and if so, what are they? *If confirmed, I will work with experts on ending homelessness to determine what future policy changes HUD should pursue to accomplish this worthy goal.*
7. Under the last several administrations, both Republican and Democratic, HUD has provided funding to try to end homelessness. Through the McKinney-Vento programs, HUD has moved thousands of people off the streets and out of shelters and into permanent housing. Over the last 10 years, chronic homelessness among

¹² Affordable Housing Online, Laws aim to end Section 8 source of income discrimination (arch 11, 2016) (<http://affordablehousingonline.com/blog/law-aims-to-end-section-8-source-of-income-discrimination/>)

¹³ HUD, The 2016 annual homeless assessment report (AHAR) to Congress (Nov. 2016) (<https://www.hudexchange.info/resources/documents/2016-AHAR-Part-1.pdf>)

¹⁴ Id.

¹⁵ Id.

¹⁶ The White House, Opening Doors (June 16, 2016) (<https://www.whitehouse.gov/blog/2010/06/15/obama-administration-unveil-national-strategic-plan-prevent-and-end-homelessness>)

individuals in Massachusetts has been cut in half, and across the country by 30%, thanks in large part to the McKinney-Vento programs.

The McKinney-Vento programs have been life-changing for thousands of people across the country. It's also been good for taxpayers, as several studies show that it's cheaper to help people find permanent housing than to support them while they're still on the street. Will you commit to continue implementing the McKinney-Vento programs and to requesting additional funding for the programs so that we can help even more people get off the street? *I strongly support these programs and will commit to the continued implementation of the McKinney-Vento programs at appropriate funding levels.*

8. HUD partners with the Department of Veterans Affairs (VA) on the HUD-Veterans Affairs Supporting Housing (HUD-VASH) program, which aims to end homelessness among veterans. Under President Obama's leadership, veterans' homelessness has declined by nearly 50% since 2010.¹⁷
 - a. Do you believe that ending homelessness among veterans should be a HUD priority? *Yes.*
 - b. Do you support the continued renewal of existing VASH vouchers? *Yes.*
 - c. Will you ask Congress to fund new vouchers to help homeless veterans? *Yes, if necessary.*
 - d. What additional actions will you take to end veterans' homelessness? *I would like to work with the VA to find ways to engage with veterans earlier.*
9. Domestic violence is consistently identified as a significant factor in homelessness. A staggering 92% of homeless women report having experienced severe physical or sexual violence at some point in their lives, and upwards of 50% of all homeless women report that domestic violence was the immediate cause of their homelessness.

Domestic violence programs do their best to serve those in need of emergency and transitional housing. Due to a lack of resources, however, every day thousands of abused adults and children are turned away from shelters and denied housing services because programs lack adequate resources and funding. The National Domestic Violence Census found that—in just one 24-hour period in 2015—7,728 requests for shelter and housing went unmet.

- a. Domestic violence providers rely upon HUD Continuum of Care and Emergency Solutions grants to provide emergency, transitional, and longer-term housing options to domestic violence victims who are fleeing or attempting to flee domestic violence. Homeless survivors have

¹⁷ U.S. Army, Veteran homelessness drops nearly 50 percent since 2010 (Aug. 2, 2016) (https://www.army.mil/article/172636/veteran_homelessness_drops_nearly_50_percent_since_2010)

unique privacy, confidentiality and safety needs that must be recognized in local program and assessment design and via the funding and implementation processes at HUD. Can you commit to working with victim-service experts to ensure that HUD's policies meet the needs of survivors? *I look forward to hearing more from victims groups about policies which better serve the needs of survivors.*

- b. Victims of domestic violence and sexual assault often face unfair eviction and denial of housing because of the violence and criminal actions of others perpetrated against them. The protections enshrined in the Violence Against Women Act of 2005 and improved in 2013 prohibit covered housing providers from denying housing or evicting a victim based on their status as a victim of domestic or sexual violence. The 2013 protections also delineate an emergency transfer policy process for victims who face continued threats or violence.

In November 2016, HUD issued a final rule, "Violence Against Women Reauthorization Act of 2013: Implementation in HUD Housing Programs." Will you commit to fully implement VAWA and provide additional guidance to the field? Will you commit to work with the domestic violence and sexual assault field to ensure continued guidance is victim-centered? *I am certainly willing to work with the domestic violence and sexual assault field to better understand their concerns and provide appropriate guidance.*

Promoting Financial and Housing Independence

HUD's programs are designed to promote independence among those who receive federal assistance. But you have made statements that suggest that government programs like those administered by HUD encourage dependence on the government, and that qualifying for government assistance is the result of lack of effort. For example, while campaigning for President last year, you said that government programs like HUD's housing subsidies could "mak[e] people dependent."¹⁸ You have also said that "poverty really is more of a choice than anything else."¹⁹

The data about HUD's subsidies do not support those claims. For instance, 50% of public housing residents stay for less than five years and 70% stay for less than ten years.²⁰ Moreover, most non-elderly, non-disabled recipients of public housing assistance and vouchers are working, or were recently employed.²¹

¹⁸ The Post and Courier, GOP presidential hopeful Ben Carson talks to Charleston Rotarians Talking tough 10 Memorable Moments (Jan 14, 2016) (http://www.postandcourier.com/politics/gop-presidential-hopeful-ben-carson-talks-to-charleston-rotarians-talking/article_efa16bb9-ad48-5683-9837-1830232d547e.html)

¹⁹ NY Times, Critics worry over how Ben Carson, lacking expertise in public housing, will lead it (Dec. 5, 2016) (<http://www.nytimes.com/2016/12/05/us/trump-ben-carson-hud-critics.html>)

²⁰ HUD, Resident Characteristics Report, 9/1/15 – 12/31/16, (available at: <https://pic.hud.gov/pic/RCRPublic/rcrmain.asp>)

²¹ Center on Budget and Policy Priorities, Policy basics: the housing choice voucher program (Sept. 29, 2015) (<http://www.cbpp.org/research/housing/policy-basics-the-housing-choice-voucher-program>); Center

1. Do you believe that the housing subsidy programs you would be responsible for administering providing make people “dependent”? *I believe the programs of HUD serve as a critical safety for many Americans. I further believe we should encourage programs which help families develop skills which lead to self-sufficiency. I worked hard as a child with an incredibly supportive mother to climb out of poverty and become a medical physician. This is a hard climb. As HUD Secretary, if confirmed, I want to help families leave public housing because they are able to, not because I want to force them out. I believe in the human spirit and we need to help our fellow citizens achieve their potential.*

2. The vast majority of residents of public housing are either families with children (33%), seniors (32%), or people with a disability (21%).²² Do you think these individuals have made a “choice” to qualify for housing assistance? *I do not believe this would be their first choice, no.*

3. In December 2016, you noted that “if you think about communities that are disadvantaged, we have to think about why they are disadvantaged and what we can do to change that dynamic... it’s not just a matter of providing them housing and security. It’s a matter of the right kind of education, the right kind of transportation, medical care.”²³ Choice Neighborhoods is a program designed to address the reasons why communities are disadvantaged. It requires HUD grant applicants to integrate transportation, health care, and education goals into housing redevelopment plans.²⁴
 - a. Given your commitment to comprehensive community redevelopment, do you support the Choice Neighborhoods program? *I believe in “place” and “place based” strategies which improve “place”. I do like the goals of the program, but I’ve heard from mayors and practitioners that it has become overly complex. If confirmed, I will work to better understand what is working and what is not.*

 - b. How would you prioritize spending under this program? Which criteria would you prioritize? *See above.*

Enforcing Federal Housing Laws

on Budget and Policy Priorities, Most rental assistance recipients work, are elderly, or have disabilities (July 18, 2013) (<http://www.cbpp.org/research/most-rental-assistance-recipients-work-are-elderly-or-have-disabilities>)

²² Center on Budget and Policy Priorities, Policy Basics: Public Housing (May 31, 2016) (<http://www.cbpp.org/research/policy-basics-public-housing>)

²³ YaleNews, Future HUD Secretary Ben Carson ’73 stresses self-sufficiency as goal of government programs (Dec. 9, 2016) (<http://news.yale.edu/2016/12/09/future-hud-secretary-ben-carson-73-stresses-self-sufficiency-goal-government-programs>)

²⁴ HUD, Choice Neighborhoods (https://portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/programs/ph/cn)

HUD plays an important role in enforcing federal housing laws. For example, HUD helps enforce the Fair Housing Act, which prohibits discrimination in the sale and rental of housing on the basis of race, color, national origin, religion, sex, familial status, or disability.²⁵ The HUD Secretary is responsible for developing, implementing, and enforcing policies that address ever-evolving methods – both intentional and unintentional – of discrimination. HUD also oversees the Federal Housing Administration (FHA), which must ensure that banks meet specific underwriting standards to qualify for taxpayer-backed insurance. If you were to lead HUD, you would be responsible for ensuring that banks and other regulated entities comply with these laws, and take appropriate steps to enforce them if they are broken. *Yes, I will enforce the law.*

1. The Obama Administration issued the Affirmatively Furthering Fair Housing Rule in 2015,²⁶ which requires cities and towns that receive federal funding to examine their local housing patterns for racial bias and to design a plan to address any measurable bias. You have argued that the new rule amounts to “social engineering,” comparable to policies one might find in “communist countries.”²⁷ What did you mean by these statements? Will you implement and enforce this rule as written if you become HUD Secretary? *I recently met with and received a briefing from one of the authors of the AFFH rule. I am committed to enforcing the Fair Housing laws of our nation. The AFFH rule I have learned had as many internal detractors as proponents. Consequently, what was issued is at best a committee compromise filled with a lot of less than clear language. I believe it is important to give communities clarity. I will work to preserve the ideals of this rule while providing more clarity and will aggressively protect the fair housing rights of our citizens.*
2. In a 2015 *Washington Times* column, you noted that the Supreme Court decision in *Texas Department of Housing and Community Affairs v. Inclusive Communities Project* amounted to a “social-engineering [scheme]” with “unintended consequences” that “lurk in the shadows.”²⁸ In that decision, the Court upheld the “disparate impact” standard: the notion that policies may violate the Fair Housing Act if the policies disproportionately harm minorities regardless of whether or not there is “smoking gun” evidence indicating that that was the intent of the policy. What did you mean by this statement? Despite your views on this decision, will you commit to direct HUD to work with Department of Justice to continue to advance disparate impact claims against public or private sector actors who violate the principles laid out by the Court in the *Inclusive Communities* decision? *The Supreme Court has ruled and I will follow its ruling.*

²⁵ HUD, Fair Housing – It’s your right

(https://portal.hud.gov/hudportal/HUD?src=/program_offices/fair_housing_equal_opp/FHLaws/yourrights)

²⁶ HUD, HUD Rule on Affirmatively Furthering Fair Housing

(<https://www.hudexchange.info/resources/documents/AFFH-Final-Rule-Executive-Summary.pdf>)

²⁷ The Washington Times, Ben Carson: Experimenting with failed socialism again (July 23, 2015)

(<http://m.washingtontimes.com/news/2015/jul/23/ben-carson-obamas-housing-rules-try-to-accomplish/>)

²⁸ The Washington Times, Ben Carson: Experimenting with failed socialism again (July 23, 2015)

(<http://m.washingtontimes.com/news/2015/jul/23/ben-carson-obamas-housing-rules-try-to-accomplish/>)

3. In the years leading up to the 2008 financial crisis, banks allegedly engaged in criminal behavior involving the sale of faulty loans to the FHA for the purpose of accessing taxpayer-backed mortgage insurance. Since the crisis, banks including HSBC, Bank of America, Deutsche Bank, Wells Fargo, Citigroup, and JPMorgan Chase have entered into multiple settlements with the Department of Justice and FHA over this illegal conduct, with over \$4 billion in fines paid by large financial institutions.²⁹ Will you commit to continuing to strictly enforce these underwriting standards in order to protect taxpayers from fraud? *It is critical to protect taxpayers from fraud and ensure that mortgage originators comply with applicable underwriting standards. Every person and every company, including banks, have an obligation to abide by their commitments. If confirmed, I will work to ensure that banks meet their obligations. Where banks fail to do so, I will take appropriate enforcement action, including working with DOJ.*

Managing HUD

Leading a federal agency like HUD is a significant administrative responsibility. HUD's fiscal year (FY) 2016 budget was approximately \$49 billion.³⁰ The Department employs nearly 8,300 federal employees,³¹ and it relies on thousands of local housing authorities to carry out its initiatives. You will have to overcome your lack of experience managing an organization this large to ensure that you do not waste taxpayer dollars and reduce assistance for families who desperately need it.

1. Given your lack of experience managing an organization anywhere near the size of HUD, how do you plan on ensuring that you are running the agency as efficiently as possible? Serving on both the Kellogg and Costco boards has given me a great deal of experience in leading large organizations. *One of the greatest lessons I've*

²⁹ Urban Institute, *Wielding a heavy enforcement hammer has unintended consequences for the FHA mortgage market* (May 2015) (<http://www.urban.org/sites/default/files/alfresco/publication-pdfs/2000220-Wielding-a-Heavy-Enforcement-Hammer-Has-Unintended-Consequences-for-the-FHA-Mortgage-Market.pdf>); DOJ, *Justice Department reaches \$470 million joint state-federal settlement with HSBC to address mortgage loan origination, servicing and foreclosure abuses* (Feb. 5, 2016) (<https://www.justice.gov/opa/pr/justice-department-reaches-470-million-joint-state-federal-settlement-hsbc-address-mortgage>)

³⁰ HUD, *HUD releases proposed 2017 budget* (Feb. 9, 2016) (https://portal.hud.gov/hudportal/HUD?src=/press/press_releases_media_advisories/2016/HUDNo_16-016)

³¹ *Id.*

learned is to surround myself with great people. If confirmed, I will recruit a bipartisan list of strong housing practitioners to serve with me at HUD.

2. You have opposed equal rights for same-sex couples, saying that their right to marry equates to “extra rights;”³² you have called the LGBT community “abnormal;”³³ and you have referred to transgender people as “the height of absurdity.”³⁴ Yet, if confirmed, you will be responsible for addressing housing challenges that disproportionately affect the LGBT community. For example, LGBT youth, while representing only 7% of the total youth population, represent 40% of all youth experiencing homelessness.³⁵ Moreover, a 2013 HUD-funded study found that same-sex couples “experience less favorable treatment than heterosexual couples in the online rental housing market”³⁶ and receive significantly fewer responses to e-mail inquiries about advertised units than heterosexual couples.³⁷

In February 2012, HUD finalized the Equal Access Rule to ensure that core programs – including FHA mortgage insurance, HUD public and assisted housing, and community development programs – are open to all eligible individuals and families regardless of sexual orientation, gender identity, or marital status. And in September 2016, HUD expanded that rule to cover gender identity as it relates to shelter programs.³⁸

Would you continue HUD’s support and enforcement of Equal Access Rules that ensure all individuals have equal access to the Department’s programs “without regard to actual or perceived sexual orientation, gender identity or marital status” and in accordance with their gender identity?³⁹ *I will, without hesitation.*

3. The Obama Administration created the Distressed Asset Sales Program, or DASP, at the Federal Housing Administration, which is under HUD’s oversight. Through this

³² The Huffington Post, Ben Carson CPAC Speech: Gay People ‘Don’t Get Extra Rights’ (March 8, 2014) (http://www.huffingtonpost.com/2014/03/08/ben-carson-cpac-speech_n_4899410.html)

³³ Advocate, Ben Carson: ‘Abnormal’ Trans People Don’t Deserve ‘Extra Rights’ (Jan. 12, 2016) (<http://www.advocate.com/election/2016/1/12/ben-carson-transgender-people-are-abnormal-denounces-extra-rights>)

³⁴ CNN, Ben Carson compared being transgender to changing ethnicities (July 19, 2016) (<http://www.cnn.com/2016/07/19/politics/ben-carson-transgender/>)

³⁵ TrueColorsFund (accessed Jan. 1, 2017) (<https://truecolorsfund.org/our-issue/>)

³⁶ HUD, An estimate of housing discrimination against same-sex couples (June 2013) (https://www.huduser.gov/portal/Publications/pdf/Hsg_Disc_against_SameSexCpls_v3.pdf)

³⁷ Id.

³⁸ HUD, Equal access to housing final rule (Sept 2016) (<https://www.hudexchange.info/resource/1991/equal-access-to-housing-final-rule/>)

³⁹ HUD, HUD issues final rule to ensure equal access to housing and services regardless of gender identity (https://portal.hud.gov/hudportal/HUD?src=/press/press_releases_media_advisories/2016/HUDNo_16-137)

program, FHA has auctioned off more than 100,000 mortgages where the borrower is behind on their payments.

FHA auctions off these loans with few strings attached. As a result, the vast majority of loans have been purchased by hedge funds or other investors, who are perfectly willing to push families out of their homes if it means a penny more profit for them. This has had a devastating impact on families and communities across the country.

I joined others to push HUD Secretary Castro to improve the program so it worked better for borrowers, and he announced some improvements – and some goals for improving even further – in June of last year.

- a. Do you believe the goal of these sales should include helping people stay in their homes and promoting ownership in the community rather than creating more opportunities for hedge funds to profit from the foreclosure crisis in distressed communities? *I believe the goal of HUD everywhere should be to promote sustainable homeownership. Specifically, with regard to DASP, we should strike the right balance between keeping people in their homes and protecting FHA's viability for future homeowners.*
 - b. Will you carry through with the changes Secretary Castro announced in June? *As Secretary, if confirmed, I will immediately work with FHA career staff to better understand these changes and decide upon a course of action which is in the collective best interest of FHA homeowners now and into the future.*
 - c. Will you commit to the same goals he set for working with non-profits groups that will focus on keeping families in their homes? *As previously stated, if confirmed, I will immediately work with FHA career staff to better understand these changes and decide upon a course of action. I will pledge to you, however, that we will meet with the non-profit groups to understand their perspective.*
4. Members of both parties have called for a large-scale infrastructure investment program. Would you advocate for additional funding for affordable housing development as part of any infrastructure program? *I will.*

HUD plays a central role in helping communities prepare for 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 mortgage.⁴⁰ Additionally, Congress typically allocates disaster recovery funding via HUD's Community Development Block Grant (CDBG) Program, providing assistance to local communities as they repair infrastructure damaged by natural disasters.⁴¹ Massachusetts recently benefited from this CDBG assistance when HUD allocated \$17.5 million to help parts of Western Massachusetts recover from severe storms and tornados in 2011,⁴² and funded efforts in Springfield, MA to increase preparedness and resiliency in the event of future disasters.⁴³

1. In October 2015, you were asked by ABC News how you would respond to Hurricane Joaquin, which at the time was nearing the Atlantic coast. You responded to the question by saying, "I don't know."⁴⁴
 - a. Given your lack of experience in this area, how do you plan to run the recovery programs at HUD? *If confirmed, I will recruit a strong Assistant Secretary of Community Planning and Development to ensure these recovery funds are administered in accordance with the direction given by the Congress. I am incredibly pleased to note that the career staff who have decades of experience with these critical community resources will remain.*
 - c. Who would you call upon for guidance in this area? *If confirmed, I will recruit a strong Assistant Secretary of Community Planning and Development to ensure these recovery funds are administered in accordance with the direction given by the Congress. I am incredibly pleased to note that the career staff who have decades of experience with these critical community resources will remain.*
2. Climate change – and the associated increase in extreme weather patterns and sea levels – pose a significant risk to public housing.⁴⁵ Sea-level rise increases the vulnerability of public housing units to extreme weather flooding, and, once flooded, these homes are rarely replaced in comparable numbers. In 2014, HUD released a Climate Adaptation Plan outlining actions “designed to address some of the risks posed by climate change to the Department’s mission, programs, and operations.”⁴⁶

⁴⁰ HUD, HUD Disaster Resources, (<https://portal.hud.gov/hudportal/HUD?src=/info/disasterresources>)

⁴¹ <https://www.hudexchange.info/programs/cdbg-dr/>

⁴² HUD, HUD approves disaster recovery plans in Massachusetts (Nov. 5, 2013)

(https://portal.hud.gov/hudportal/HUD?src=/press/press_releases_media_advisories/2013/HUDNo.13-158)

⁴³ MassLive, HUD awards \$17 million to Springfield in disaster preparation funds (Jan. 22, 2016)

(http://www.masslive.com/news/index.ssf/2016/01/hud_awards_17_million_to_sprin.html)

⁴⁴ ABC News, Ben Carson on how he would handle Hurricane Joaquin: 'I don't know'

(<http://abcnews.go.com/Politics/video/ben-carson-handle-hurricane-joaquin-34162816>)

⁴⁵ BloombergView, Climate change is already forcing Americans to move (Oct. 31, 2016)

(<https://www.bloomberg.com/view/articles/2016-10-31/climate-change-is-already-forcing-americans-to-move>)

⁴⁶ HUD, Climate Change Adaptation Plan (Oct. 31, 2014)

(https://portal.hud.gov/hudportal/HUD?src=/program_offices/economic_development/resilience/plan)

- a. Do you agree with the scientific consensus that the earth is warming due to CO2 and other greenhouse gas emissions? *I am not an expert in this area, but I am open to discussing the scientific data currently available as it may apply to HUD and its programs. I do believe in energy efficiency and the responsibility we have to conserve our natural resources.*
- b. Will you continue to implement the Climate Adaptation Plan on a timely schedule? *I am not familiar with HUD's plan, but will seek guidance from our career professionals on this topic.*
- c. What other actions will you take to adapt to or prevent climate change while you are HUD Secretary? *As mentioned earlier, I am not an expert in this area, but I am open to discussing the scientific data currently available as it may apply to HUD and its programs. I do believe in energy efficiency and the responsibility we have to conserve our natural resources.*