

**Prepared Statement of Counselor to the Secretary
Kim Kendrick**

**Nominee to be Assistant Secretary for Fair Housing &
Equal Opportunity,
U.S. Department of Housing and Urban Development**

**Hearing before the United States Senate Committee on Banking,
Housing and Urban Affairs**

United States Senate



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Chairman Shelby, Ranking Member Sarbanes, and distinguished members of the committee, I appreciate your consideration today, and welcome this opportunity to share my vision for the future of the Office of Fair Housing and Equal Opportunity at the Department of Housing and Urban Development.

I would first like to thank President Bush for nominating me to serve as an Assistant Secretary at HUD. I also appreciate Secretary Jackson's strong support of my nomination and his encouragement during this process. This is truly an immense honor.

Before I go any further, I want to recognize some of the people who have been important in my life and are here with me today.

First, I must acknowledge the most important sources of encouragement and support in my life: my parents Louis and Gloria Kendrick and my two sisters, Toni and Jerri, my nephew Louis, and one of my three godchildren, Olivia.

After I heard that the President had nominated me, I immediately called my parents to relay the good news. My father's first response was, "Aren't you glad you had great parents?" As a matter of fact, I am. I can honestly say that without their guidance, sacrifice and love, I would not be sitting before you today, and I want to publicly thank them for all they have done for me.

I feel blessed to have a number of friends, former colleagues, fellow church members, associates from the Greater Washington Area Chapter, Women Lawyers Division, National Bar Association (GWAC) and members of my sorority, Alpha Kappa Alpha, all here supporting me today.

I grew up in the Hill district of Pittsburgh. And although it was the most economically depressed part of the city, my home-life was rich – so rich that I had no idea other people considered us low-income.

One of the reasons I never felt poor was because my family always had a house we could call our own – not an apartment or a rented house, but a home with a mortgage in our name. My parents created a home atmosphere where my sisters and I felt safe and free – free to become the women we are today. My older sister, Toni, is an educator. She is a

principal in an inner-city middle school, where every day she has to deal with more than just educating her students. Jerri, my younger sister, is an engineer. When Jerri graduated from Carnegie Mellon University, there were few African American women in her class and in her field of study. Today, she is one of a few African American women program managers who work for Lockheed Martin.

While our successes may not be solely related to the fact that our parents were homeowners, it did not hurt. President Bush understands the power of homeownership and has worked to expand it to new segments of the population. I am proud that this Administration has created 2.3 million new minority homeowners since June 2002, and will create in excess of 2.2 million more by 2010.

I want to tell you a little about my professional history. I first began working with HUD in the winter of 1987, when I took a job as a trial attorney for the Department. For eight years, I made certain that HUD program offices not only followed the nation's housing laws, but also helped reinforce the housing laws through litigation, including the fair housing laws.

In 1995, I became the General Counsel for the District of Columbia Housing Authority. In that position I was responsible for defending the Housing Authority against complaints from public housing residents and from complaints from HUD. I defended the Housing Authority against fair housing complaints and accusations. I am grateful to have had the opportunity to examine the fair housing question from both sides, and I fully understand the responsibilities and challenges associated with enforcing the Fair Housing Act.

I also have experience managing a staff and running a large organization. For almost four years, I was responsible for managing and operating 3,000 units at the District of Columbia Housing Authority. My time at the DC Housing Authority allowed me to move beyond the legal field to an area where I could address the challenges facing low-income persons searching for housing. This experience made very clear to me that having a home is a critical step to achieving economic equality.

The Rev. Dr. Martin Luther King was assassinated on April 4, 1968, and the Fair Housing Act was enacted on April 11, 1968. The significance

of the two events cannot be ignored. His death brought to the forefront of this country the severe inequities in its social fabric. Dr. King spoke often about the inequities in housing opportunities between whites and other minorities.

Unfortunately, Dr. King did not live to see the enactment of the Fair Housing Act or to see how fair housing in this country has led to a record number of minority homeowners. As the President's nominee for Assistant Secretary for Fair Housing and Equal Opportunity, I have been given an opportunity few people before me enjoyed: to ensure equal access to housing for all Americans.

HUD's Office of Fair Housing and Equal Opportunity has initiated a number of actions in the last several years. For example, HUD, under the leadership of Secretary Jackson, recently published a study that took a look at how persons with disabilities are treated in the housing rental market. The results of the study show that people with disabilities experience more discrimination when seeking rental housing than do racial minorities. This is a problem that demands immediate attention and, if I am confirmed, I can promise it will be one of my highest priorities.

I would also take a look at the manner in which HUD's fair housing complaint process works. As it stands right now, HUD may be unintentionally discouraging some people from filing complaints because of overly confusing paperwork and procedures. We need a system that is complainant-friendly and quick to process violation claims: a system that can work without the involvement of lawyers and the inevitable delays that can bring. When we accomplish this, we will be able to return to the business of improving people's lives.

Lastly, it is becoming clear that predatory lending is on the rise. In order to affect widespread change, we need to move beyond prosecution and do a better job educating borrowers and lenders about this kind of lending and its consequences. If we are successful, we will be able to stop predatory lending before it starts.

If confirmed, I promise to diligently and enthusiastically carry out the duties for which I have been nominated, because I cannot think of a greater honor than to continue serving this nation.

As a poor girl growing up in Pittsburgh, I never imagined I would one day be sitting in a confirmation hearing before the United States Senate. This kind of personal journey is only possible in the United States, and it makes me immensely proud to be an American.

Again, thank you very much for your time, and I welcome any questions you might have.