

January 28, 2021

**Testimony of the Honorable Marcia L. Fudge
Nominee for Secretary of the Department of Housing and Urban Development
Committee on Banking, Housing, and Urban Affairs**

I thank President Biden for nominating me to serve as the 18th Secretary of Housing and Urban Development and will do everything possible to ensure that every American has a roof over their head.

The housing issues our nation faces are real, varied, and touch all of us. I am a strong believer in the Department's programs and its mission — especially with regard to serving those who face the greatest need.

Senators, I have dedicated my entire life to public service and to working to help low-income families, seniors, and communities. I believe I am up to the challenge that is before me.

As mayor of Warrensville Heights, Ohio I saw firsthand the need for economic development and affordable housing. We improved the city's tax base and expanded affordable housing opportunities. As a Member of Congress, I tackled the unique challenges of my district, working with my delegation and across the aisle.

Our housing issues do not fit into a cookie-cutter mold — and I know that the same is true in each of your states. We need policies and programs that can adapt to meet your unique housing challenges, and I would very much like to work with each of you to find the right answers for your states.

It bears mentioning, particularly in this moment of crisis, that HUD — perhaps more than any other department — exists to serve the most vulnerable people in America. That mandate matters a great deal to me. It is consistent with my own values, and it is precisely what has always motivated me to service.

It's estimated that, on any given night in 2019, more than half a million people experienced homelessness in America. That's a devastating statistic — even before you consider the reality of what COVID-19 has done to exacerbate the crisis.

According to one study, 21 million Americans currently pay more than 30 percent of their income on housing. Because of lost income and unemployment due to COVID, 1 in 5 renters and 1 in 10 homeowners with a mortgage are behind on their housing payments.

Native housing is also in a crisis, with far too many families living in substandard and crowded housing conditions on reservations.

Although Congress provided \$25 billion in rental assistance and the CDC extended the eviction moratorium, this is not enough at a time when tens of millions of Americans are behind on rent; almost 3 million homeowners are currently in forbearance; and another 800,000 borrowers are delinquent.

Much like COVID19, the housing crisis isn't isolated by geography. It is the daily reality for tens of millions of our fellow Americans — people in blue states and red states, in cities and small towns.

My first priority as Secretary would be to alleviate that crisis and get people the support they need to come back from the edge.

We need to expand resources for HUD's programs to people who are eligible. Today, according to a 2017 study, only 1 out of 5 eligible households receive housing assistance.

We need to deliver on the Administration's commitments on improving the quality, safety, and accessibility of affordable housing and building 1.5 million new affordable homes.

We need to make the dream of homeownership — and the security and wealth creation that comes with it — a reality for more Americans. That will require us to end discriminatory practices in the housing market, and ensure that our fair housing rules are doing what they are supposed to do: opening the door for families, especially families of color who have been systematically kept out in the cold across generations, to buy homes and punch their ticket to the middle class.

There are so many issues we need to come together to address — everything from bringing capital back to disinvested communities, to increasing energy efficiency in housing, to dealing with the dangers of lead-based paint, to taking on our crisis of homelessness with compassion and resolve.

These are only some of the challenges — and I know that many of you have additional priorities as well. These problems are urgent, but they are not beyond our capacity to solve.

The only way we will meet them is by working together. And to that end, I pledge this: if I have the honor of being confirmed, I will be accessible to you, I will listen to you, and I will be a partner to you to solve the housing challenges your constituents are facing back home.

I expect you to hold me accountable along the way — I welcome that accountability. And I will always strive to be a transparent and good-faith partner as we work together to do the vitally important work we're all here to do: helping families in need.

Thank you, and I look forward to your questions.