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NOMINATIONS OF MARCIA L. FUDGE AND CECILIA E. ROUSE

HEARING

BEFORE THE

COMMITTEE ON BANKING, HOUSING, AND URBAN AFFAIRS UNITED STATES SENATE

ONE HUNDRED SEVENTEENTH CONGRESS

FIRST SESSION

ON

NOMINATIONS OF:

MARCIA L. FUDGE, OF OHIO, TO BE SECRETARY, DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

CECILIA E. ROUSE, OF NEW JERSEY, TO BE CHAIR, COUNCIL OF ECONOMIC ADVISERS

JANUARY 28, 2021

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C O N T E N T S

THURSDAY, JANUARY 28, 2021

	Page
Opening statement of Senator Toomey	1
Opening statements, comments, or prepared statements of:	
Senator Brown	4
Prepared statement	42

WITNESSES

Senator Sherrod Brown of Ohio	7
Senator Rob Portman of Ohio	8
Senator Robert Menendez of New Jersey	10
Senator Cory A. Booker of New Jersey	11

NOMINEES

Marcia L. Fudge, of Ohio, to be Secretary, Department of Housing and Urban Development	13
Prepared statement	43
Biographical sketch of nominee	45
Responses to written questions of:	
Chairman Crapo	96
Senator Brown	96
Senator Toomey	102
Senator Cotton	115
Senator Kennedy	115
Senator Menendez	116
Senator Warren	118
Senator Smith	120
Senator Sinema	121
Cecilia E. Rouse, of New Jersey, to be Chair, Council of Economic Advisers	15
Prepared statement	83
Biographical sketch of nominee	84
Responses to written questions of:	
Senator Brown	123
Senator Toomey	126
Senator Warren	127
Senator Van Hollen	129

Additional Material Supplied for the Record

Letters submitted in support of Nominee Marcia L. Fudge	130
Letters submitted in support of Nominee Cecilia E. Rouse	146

NOMINATIONS OF MARCIA L. FUDGE AND CECILIA E. ROUSE

THURSDAY, JANUARY 28, 2021

U.S. SENATE,
COMMITTEE ON BANKING, HOUSING, AND URBAN AFFAIRS,
Washington, DC.

The Committee met at 10 a.m., via Webex, Hon. Patrick J. Toomey, presiding.

OPENING STATEMENT OF SENATOR PATRICK J. TOOMEY

Senator TOOMEY. Good morning. This hearing on the nominations of Congresswoman Marcia Fudge for HUD Secretary and Dean Cecilia Rouse for Chair of the Council of Economic Advisers will come to order.

Before I begin with an opening statement, there are a few housekeeping items I would like to go through.

First, this hearing is, of course, being held remotely. A few videoconference reminders: Once you start speaking, there will be a slight delay before you are displayed on the screen. To minimize background noise, please click the mute button until it is your turn to speak or ask questions. If there is a technology issue, we will move to the next Senator until that issue is resolved.

I would like to remind all Senators and our witnesses that the 5-minute clock still applies. You should all have one box on your screens labeled "Clock" that will show you how much time is remaining. At 30 seconds remaining, you should hear a bell that will remind Senators that their time has almost expired.

To simplify the speaking order process, Senator Brown and I have again agreed to go by seniority for this hearing. After Senator Brown and I give opening statements, we will hear brief introductions of our witnesses from Senators Brown and Portman and Senators Menendez and Booker. We will then proceed to testimony.

I will recognize myself for my opening comments and observe that it appears that I am Chairman for the morning or so. Maybe it will be for a full day. That is to be seen. But I want to thank Chairman Crapo for his service. I think he is not with us at the moment, but I want to thank him for his leadership of this Committee. In my view, Senator Crapo set a terrific example for all of us, an example of how to engage in civil debate and treat each other with respect. I think Senator Crapo has a lot of work that he can be proud of during his tenure as Chairman, the work he did on the CARES Act in particular, as the economy was in dire straits last March, to the bipartisan S. 2155, the Economic Growth, Regulatory Relief, and Consumer Protection Act. And I want to thank

Chairman Crapo, and I think I speak for many Members of the Committee in saying that we are looking forward to his work as the Ranking Member of the Finance Committee.

I also want to say a quick word expressing my appreciation to Senator Brown. We find ourselves, of course, in this somewhat awkward position where we have an even split in the Senate, and we at the moment have this split on the Committee itself. As I mentioned, I am fully aware that very, very soon Senator Brown will be the Chairman of the Committee.

I would like to point out I feel like we have made the best of the circumstances we are in. We have made progress on the process by which we vet nominees. We have made progress on processing the nominations themselves. We have made progress on the budgeting for the Committee and how we will allocate resources. So I appreciate that.

And I appreciate the fact that in the past Senator Brown and I have had a constructive working relationship, whether it is working on things like the opioid crisis, the threat of Asian carps to the Great Lakes that we share, and a number of national security threats as well. So I am looking forward to continuing to work with Senator Brown in what will soon be his new role.

And as for my opening statement, let me first begin by thanking both nominees for their appearance today, more importantly for their willingness to serve. Dean Cecilia Rouse has had a distinguished career in academia and Government. She is very well qualified for the post to which she has been nominated. She has a wealth of expertise in economic research and policy and previous experience on the Council of Economic Advisers. She has multiple degrees from Harvard University and is the current dean at the Princeton School of Public International Affairs and many, many awards and achievements throughout her distinguished career.

I will say I am particularly pleased and I admire her advocacy for freedom of speech and diversity of points of view. I think that is an important principle. In 2017, Dr. Rouse wrote, and I quote, "I strongly believe, however, that diversity cannot be viewed solely along demographic lines. While we do not always think of diversity in terms of thought or political orientation, we should. It is critical that in our classrooms, boardrooms, and halls of Government people who have different ideological viewpoints interact and work together to debate the important issues of our day."

I think that is a very constructive and much needed sentiment, especially on college campuses.

Now, in the spirit of that quote, I want to recognize that I think I am going to disagree with Dr. Rouse far more often than I agree with respect to individual policy prescriptions. But I think she is someone that I can work with. I hope that if she is confirmed, she will bring a thoughtful, reasoned perspective and, in particular, a willingness to underscore that most policies have intended and unintended consequences. There are costs as well as benefits, and the entirety of the likely outcome should be evaluated.

Congresswoman Fudge, I want to thank you for your long career in public service and your commitment to community. I appreciated and enjoyed our conversation on Tuesday. But in light of President Biden's repeated calls for unity and pledges to keep ad hominem

personal attacks out of political discourse, I do think it is important we look at some of your past rhetoric, just as we should for all nominees before this Committee, to understand whether your rhetoric matches President Biden's call for "bringing Americans together."

I will say I am particularly troubled by a number of statements that you have made, Representative Fudge, attacking and disparaging the integrity and motives of Republican officials with whom you have policy disagreements. A few short months ago, in September of 2020, you slammed Senate Republican efforts to fill the late Justice Ginsburg's seat, and you said, and I quote, "Those who are bent on choosing her successor have no decency, they have no honor, they have no integrity." And you went to say, and I quote, "They are a disgrace to this Nation."

So, Congresswoman, it is one thing to have strongly held views and disagreements, but I am troubled by this and several other statements, because in my mind they raise questions about your willingness and ability to work with Republicans if this is your opinion of Republicans.

Now, one such category of areas where we need to be able to work together is how you as HUD Secretary will implement housing policies that affect millions of Americans. I hope to learn this morning more about how you will address HUD's regulations on affirmatively furthering fair housing, or AFFH. I hope you will avoid returning to the costly Obama era rule that forced cities to hire expensive consultants and complete lengthy plans that could stretch as long as 800 pages. In my view, now is not the time to impose new, unfunded mandates on these communities which will inevitably drain resources that could be used to support affordable housing and other priorities.

I also believe that it is local communities that should be in the driver's seat making decisions for their communities rather than Washington. I also want to learn how you will address HUD's disparate impact regulations. Under the Obama era disparate impact rule, it seemed that often defendants were guilty until proven innocent, and this turned some housing providers away from providing affordable housing because of the risk of protracted litigation.

I hope that any new rule that comes from HUD allows claims of discrimination to proceed when they are legitimate and frees housing providers to focus on their mission. It is also important that any such new rule be consistent with the Supreme Court decision in Inclusive Communities.

Finally, let me just make clear how I think about an important issue that we are going to be wrestling with in Congress—and it is the jurisdiction of this Committee—and that is the question of whether there should be a longer eviction moratorium in light of and in the context of the assistance that has already been provided.

As a brief reminder, last year we were in a full-blown financial crisis, a full-blown economic crisis, and we appropriated several trillion—everybody on this Committee voted in favor, everyone, I think, in the Senate, voted in favor of several trillion dollars to replace lost income for millions of individuals and businesses. In March, Congress authorized literally hundreds of billions of dollars in direct assistance to individuals in the form of stimulus checks,

increased food stamps, extending unemployment eligibility, enhanced unemployment benefits. We all voted for that. And just last month, we did it all over again. Signs are now pointing toward a robust recovery that is underway. It is not complete, but it is underway. The economy grew at 33 percent in the third quarter. Household balance sheets are extremely strong, the personal savings rate it at an all-time record high, and unemployment has dramatically improved from a peak of almost 15 percent to below 7 percent now.

Just a few weeks ago, we passed another $900 billion bill, and included in that, Congress made $25 billion available exclusively for emergency rental assistance, and that money has not yet been fully distributed yet. And now we are being told that we need to do even more right away. My view is if after all of this historic spending there are people who have fallen through the cracks, people who have not gotten the assistance they need, then by all means let us have a conversation about those folks who are in those circumstances. But I think anything we do now should be narrowly targeted to the people who actually need the help rather than universal spending programs that inevitably will spend a huge amount of money on people who never experienced any economic hardship.

I look forward to the testimony of each of our witnesses, and at this time I recognize Senator Brown for his opening statement.

OPENING STATEMENT OF SENATOR SHERROD BROWN

Senator BROWN. Thank you, Mr. Chairman. It is an honor to be here and it is a thrill to be here with my friend Congresswoman Marcia Fudge. And, Dr. Rouse, thank you for joining us, too. Dr. Rouse and I have talked numerous times but, as is the case with so many, now have not yet talked face to face, and I look forward to that.

Thank you, Mr. Chairman, for your words about the work on this Committee. I would echo your comments about Mike Crapo, working with him on a number of issues. While I, of course, disagree with him on most major issues, we were able to work together in this Committee and did make a number of good things happen. So thank you, and our discussions and relationship during this transition, the work that you and I did, Mr. Chairman, on the CARES Act that essentially kept 12 million people out of poverty until the unemployment benefits and others began to fall away in the summer—and we should have moved faster. That was a point of disagreement, obviously, with the Chairman and me, but working together on that made a huge difference. So thank you, and we will continue that in our new relationship in the next couple of years.

We consider the nominations today of two distinguished public servants, my Congresswoman, Marcia Fudge—Connie and I live in the city of Cleveland in her district—to lead the Department of Housing and Urban Development, and Dr. Cecilia Rouse to lead the Council of Economic Advisers.

Most of us have met with them, remotely in most cases. We are impressed with their knowledge, we are impressed with their commitment, and we are impressed with their passion to serve, espe-

cially during the current public health and economic crisis. Thank you, Congresswoman Fudge and Dr. Rouse, for that.

Our economy is at a crossroads. COVID–19 infections are up. New unemployment claims continue to rise. Millions of families are behind on their bills—on rent, on utilities, on mortgage payments.

The Chairman is right that there was good economic growth in the third quarter, but the fourth quarter does not look so good. This recovery is clearly off track. Much more needs to be done. The new Secretary of the Treasury—former Chair of the Federal Reserve—and the sitting Chair of the Federal Reserve, who was known, not particularly now, but known as a Republican when he was nominated, both believe that we need to do more and, pardon the cliche, not put our foot on the brake.

We face a choice: Will we finally marshal all of our country's vast resources and talent to meet this moment? Will we help the families that desperately need it? There are so many of them in every one of our States. Will we help our struggling small businesses survive? Will we work together to get Americans vaccinated, back to school, back to work, and back to seeing their grandparents and grandchildren?

Or will we sit back and watch as millions of Americans face the ever-growing threat of eviction in the middle of a pandemic, in the middle of winter, as people drain meager savings accounts or head to payday lenders, as job losses become permanent, and as racial and economic inequality get worse?

President Biden nominated Congresswoman Fudge and Dr. Rouse to positions that will be essential to determining which path we take, during this pandemic and in the years ahead.

I can think of no one better to lead us out of this pandemic and into the future than the two women before us today.

After a year when Black Americans have endured so many painful reminders of the yawning gap between the promise of our founding ideals and our failure to make that promise real for everyone, two Black women will take leading roles in our economic recovery.

This matters on so many levels. It matters for our future that little girls, including Black and Brown girls, see themselves in our leaders, from the Vice President to our two economic leaders sitting in front of this Committee.

It matters because of the perspectives and the life experiences these two women—these two Black women—bring to these jobs.

They both have ties to Ohio: one a daughter of Cleveland—I would add her mother is sitting with her; Marcia is broadcasting, or whatever verb we use, from Cuyahoga Community College with her family behind her. She will, of course, get the honor of introducing her, but I have seen her mother, an activist herself, who brought up Marcia to be the activist. I have seen her around the community. Marcia will, of course, introduce all of them in a moment. The other, Dr. Rouse, with roots deep into the Mahoning Valley and Youngstown, Ohio.

Congresswoman Fudge and Dr. Rouse bring a real understanding of the people who make this country work—all people who make this country work—to these jobs.

If confirmed, Congresswoman Fudge will lead an agency that supports families and communities, that provides housing and safety to people experiencing homelessness from this pandemic—we were just talking offline at the beginning about how important this is, especially for homeless veterans. It will help communities rebuild.

Today HUD is grappling with a housing market where millions of families find it harder and harder to afford a decent home. The cost of housing is up, wages are flat, and so many workers have trouble making rent every month without crippling stress, or they turn to predatory loans. And the dream of home ownership is increasingly out of reach and, with increasing vigor, racial divides.

None of this started with COVID–19. The affordable housing crisis is the product of decades of conscious policy decisions—by both Government and corporations. This pandemic has exposed what millions of families in this country already knew: that too many people are struggling to get by.

Before the United States had our first case of COVID–19, before that, a quarter of all renters in this country were already paying more than half their income for housing. The Black home ownership rate was nearly as low as it was in 1968 when housing discrimination was legal, and when our colleague Senator Romney's father was appointed Secretary, was nominated Secretary of HUD. HUD should play an essential role in fixing that—in expanding opportunity for every Zip code, and allowing more families to have the peace of mind and the economic security of a safe home they can afford.

Congresswoman Fudge will work to help protect our kids from lead poisoning—still a problem in Cleveland and in Appalachia, Ohio—to restore the promise of fair housing, and to give communities the help and resources they need.

All of this is a tall order. It is one she is poised to meet. She brings to the job the unique and critical experiences of serving as mayor for the kind of community that is either overlooked or outright preyed upon by Wall Street and big investors.

We cannot write off entire swaths of the country—whether it is a coal town or a historic industrial city, whether it is farm country or whether it is an urban neighborhood. This champion of Cleveland understands that.

The Council of Economic Advisers will also play an integral role both in helping our economy recover and in building a better system out of this pandemic. Dr. Rouse is exactly who we need at the helm. If confirmed, she will help direct our Nation's economic policy to put Americans back to work, fighting for better jobs with higher wages.

Millions of Americans are still out of work. Those job losses have disproportionately fallen on low-income workers, Black and Brown workers, and women. At the same time, essential workers are risking their health to go to work. Corporations still refuse to pay so many of them a living wage.

It is all part of the corporate business model that treats American workers as expendable instead of essential, as we call them, to this country's success. For decades, workers' wages have remained stagnant while CEO pay has skyrocketed.

"Building Back Better" means taking on that system and creating an economy with a growing, thriving middle class.

It will not be the first time Dr. Rouse has helped us weather a crisis. She served on the Council of Economic Advisers a dozen years ago, during the Great Recession.

Dr. Rouse has spent her career focusing on workers and ensuring that this economy works for everyone. Her experience and leadership will guide this Administration and Congress in formulating the policies that help revive our economy so that it works for all Americans.

And Dr. Rouse and Congresswoman Fudge will look at how we can protect families from climate change while seizing opportunities to create new jobs, to advance environmental justice, and to grow new industries. Making our homes and communities more energy efficient is not just necessary for our future; it is the kind of investment that will put people back to work at jobs that cannot be outsourced.

We face great challenges. These are extraordinary times.

I look forward to hearing how each of you will help chart the course out of this pandemic and build a brighter future in the years ahead.

Mr. Chair, I ask unanimous consent to submit a number of letters to the record in support of these two nominees.

Senator TOOMEY. Without objection.

Senator BROWN. Thank you, Mr. Chairman.

Senator TOOMEY. Thank you.

So at this time, our colleagues from Ohio and New Jersey have indicated they would like to introduce the nominees from their home States. Senator Brown, as the senior Senator from Ohio, did you have anything you wanted to add by way of introduction to Congresswoman Fudge?

STATEMENT OF SENATOR SHERROD BROWN OF OHIO

Senator BROWN. Yes, just a couple of words. Then I will turn to my colleague Senator Portman for sure.

I have said much about Marcia already. I mentioned her mother here, and she is calling in. She is with us from our great community college, I believe the downtown campus, although I do not know which campus she is on, of Tri-C. She is a proud daughter of Ohio. She was born in Cleveland. She grew up in our State. She graduated from the Ohio State University in Cleveland, Marshall College of Law, a long and distinguished career in public service. She was in the Cuyahoga County Prosecutor's Office, chief of staff to our trailblazing friend Stephanie Tubbs Jones, mayor of Warrensville Heights. I remember still the long meeting I had in her office back in, I believe, 2005. She served as national president of the Delta Sigma Theta sorority. Senator Portman and I have been to a number of Delta reunions with the redcoats in the basement of Rayburn. Thank you for that.

She has been a leader in Congress. As past Chair of the Congressional Black Caucus, we know her outspokenness on civil rights, on women's rights, on human rights. She saw up close how lenders preyed on families. Everyone in this Committee has heard me talk about my Zip code, 44105, more foreclosures there in the first half

of 2007 than anywhere in the country. She was serving as mayor then, probably 7 or 8 miles from there in Warrensville Heights. She represents my Zip code and those communities in the Congress now. She has dedicated her career fighting for these families and the communities they live in. I am excited to work with her as the future Chair of the Banking and Housing

Committee on housing issues.

It is my pleasure to introduce Marcia Fudge and turn it to my friend Senator Portman.

Senator TOOMEY. Senator Portman, you are recognized to make your comments.

STATEMENT OF SENATOR ROB PORTMAN OF OHIO

Senator PORTMAN. Thank you, Chairman Toomey and Chairman-to-be Brown and Senator Crapo and others who might be here from the Committee. I appreciate the opportunity to introduce a friend of mine. Before I do, I want to tell her that I think it is great she is at an amazing community college, Tri-C. I hope Dr. Johnson is taking good care of you. And I understand that Mrs. Miriam Safford is with you, who is a distinguished public servant in her own way, although not in elected office, and happens to be the 89-year-old mother of yours. Is that correct? Yes, well, congratulations to you and to your family for this nomination.

I am here just to say that I am proud that you are choosing to step up. You are a friend of mine. We have worked together. You do have a distinguished career, and you have worked on housing policy issues throughout your entire public policy career. You graduated from Ohio State, earned a law degree from Cleveland State. You were Cuyahoga County prosecutor, assistant prosecutor. You were the first African-American and first female mayor of Warrensville Heights, and there you worked on housing issues. I am told that affordable housing was one of your policy objectives there, and you were successful in expanding that.

Since being elected to the House of Representatives in 2008, succeeding another friend of mine who was, you know, a very successful Member of Congress who was able to work on both sides of the aisle, Stephanie Tubbs Jones, you have gone on to serve the people of Cleveland in the 11th District with a substantial and impressive work ethic, as I have seen certainly compassion for your constituents, many of whom live in communities where there is not good access to housing or jobs and where poverty is an issue.

My experience and that of respected members of the Cleveland community who I know well is that you have worked collaboratively to tackle these challenges, working across party lines, including even with your Republican Senator now and again and with the business community, to help your constituents.

Of course, you also chaired the Congressional Black Caucus, and they made you Chair because they recognized your leadership capabilities.

In our time in Congress together, we have worked on a number of things that are bicameral and bipartisan, including teaming up to increase college access for low-income students through our Go to High School, Go to College Act, which incentivizes students to earn college credits in high school through the Pell grant program.

In 2014, after a HUD rule that I thought was a bureaucratic rule that did not make much sense, cutoff some Cleveland area families from critical housing and social services, your office and my office and you and I worked together to ensure that HUD worked with Cuyahoga County, and with City Mission in particular in Cleveland, so that struggling residents could continue to have access to those vital services. And we were successful in working with HUD on that, so I know you have had experiences working with the HUD bureaucracy.

During this health care and economic crisis, she has continued to be a leader in fighting for housing security by cosponsoring amendments to the bipartisan CARES Act that ensured those affected by the pandemic were not unfairly evicted from their homes or foreclosed on due to missed rent or mortgage payments.

Just as important as her experience, in my view, is who she is as a person. I do not always agree with Marcia on policy; she certainly does not always agree with me. But I can speak to her integrity, her commitment to justice, and the strength of her character. I think she has got a public servant's heart. I think she is in it for the right reasons. And, again, I am encouraged that she is willing to step up to take on this new responsibility, which is not always easy in these times.

As head of the Department of Housing and Urban Development, she will have an important job of leading efforts to ensure affordable quality housing is within reach of all Americans. This is something we all hope for. It is critical as our Nation continues to face the housing crisis, compounded by the health care and economic crises caused by COVID–19.

I noticed this morning there was a new report on economic growth. Fourth quarter growth was substantial, over 4 percent. That does not mean that housing became any more affordable. In a way, I think, as we begin to come out of this pandemic, we are going to get back, as we start to grow the economy again, which all of us hope for and I believe will happen, into the same issue we have been in, which is a lack of affordable housing in my State of Ohio and around the country. So I know Representative Fudge shares that concern and will be focused on that.

I know she also shares this Committee's commitment to addressing the eviction crisis we have got right now and how do you deal with that in the middle of a pandemic. It is a tough issue, and, you know, you want to be sure that landlords, particularly our small landlords around the State of Ohio and elsewhere, are not left without the resources that they need to be able to be successful, but also we need to be sure we are dealing with the reality of people not being able to pay rent in some cases and avoiding those evictions, which cause so much pain and inefficiency in our system.

So, Mr. Chairman, thank you for allowing me the privilege of introducing Representative Fudge. I look forward to hearing from her this morning and then the opportunity to vote for her on the U.S. Senate floor.

Thank you.

Senator TOOMEY. Thank you, Senator Portman.

Senator Menendez, you are recognized to introduce Dean Rouse.

STATEMENT OF SENATOR ROBERT MENENDEZ OF NEW JERSEY

Senator MENENDEZ. Well, thank you, Mr. Chairman, and as a senior Member of the Committee, I look forward to working with you and incoming Chairman Brown on an important set of agendas that I know the Committee will be pursuing.

Today it is a sincere honor to introduce Dr. Cecilia Elena Rouse as President Biden's nominee for the Chair of the Presidential Council of Economic Advisers.

Now, this is not the first time I have introduced Dr. Rouse to this Committee. I had the same honor back in 2009 when President Bush nominated her to the Council of Economic Advisers during the height of the Great Recession. And as a member of the Council, Dr. Rouse helped devise strategies to strengthen our labor market and steer our country out of what at the time was known as and we realized was the worst economic crisis since the Great Depression.

Now she is once again being called on by a President to serve our Nation in an hour of even greater peril and uncertainty, this time as Chair. When she is confirmed, Dr. Rouse will be the first African-American woman to chair the President's Council of Economic Advisers.

Yet, aside from the historic nature of her nomination, Dr. Rouse's experience in both the Obama and Clinton administrations, as well as her academic expertise, make her eminently qualified for this role.

As you pointed out, she currently serves as the dean of the Princeton School of Public and International Affairs at Princeton University, one of New Jersey's most prestigious and nationally renowned institutions. Her primary research and teaching interests are in labor economics, with a particular focus on the economics of education. Indeed, Dr. Rouse has often said that she first became interested in economics as a tool to expand opportunity and create positive social change.

She has studied the economic benefits of community college attendance, the effect of financial aid on college matriculation, and the impact of student loan debt on graduates entering the job market. She is also a strong advocate for reducing racial wealth inequality, an important priority as we grapple with a pandemic that has disproportionately devastated minority communities.

Dr. Rouse is also a senior editor of *The Future of Children* and has served as an editor of the *Journal of Labor Economics*. Additionally, she is the founding director of the Princeton University Education Research Section and former director of the Industrial Relations Section.

I believe Dr. Rouse has the right experience and insight to help chart a path for our country out of this crisis and toward a brighter, more equitable, and more prosperous future for all Americans. And I certainly will be urging my colleagues, both on the Committee and in the Senate, to support her swift confirmation as Chair of the Council of Economic Advisers, and I look forward to working with her to get our economy back on track and bring much needed change and equity to our Nation.

Thank you, Mr. Chairman.

Senator TOOMEY. Thank you, Senator Menendez.

Senator Booker, you are recognized to introduce Dean Rouse.

STATEMENT OF SENATOR CORY A. BOOKER OF NEW JERSEY

Senator BOOKER. Chairman, I am grateful to you and Senator Brown as well for your leadership and for allowing me these moments of introduction for Dr. Rouse.

If I may tread upon your grace, it is very hard for me to see Martha Fudge sitting before you without putting on the record just a touch of truth about her. I have been in the Senate for 7 years, and it is not an overstatement to say that one of my most invaluable colleagues and friends in that 7 years is Martha Fudge. She is an extraordinary woman who has a deep kindness in her soul, and many of us who know her, she has been a big sister, she has been a mentor, and that is most certainly true in my life. I know she, like me, is a former mayor. As a mayor, you get the skill of finding ways to bring people together to create common ground. I saw those skills on display when she was the Chairwoman of the Congressional Black Caucus, which is a very diverse group, but also her ability from that position to work across the aisle, find common ground, and get things done.

And so I know this Committee will deal a lot with her should she be confirmed, and I think as was said by Senator Portman, you will find in her a goodness, a decency, and, God willing, a friendship that I hope this Committee on both sides of the aisle will recognize that it could be for you, as it has been for me, one of the most valuable relationships I have.

The only warning I will give about her is do not try to serve her vegan food like I did. That is the only time I have seen her have harsh language to me.

And now I would like to have the honor of just saying quickly some remarks about Dr. Rouse, who is President Biden's nominee for the Chair of the Council of Economic Advisers. What a privilege it is to be able to affirm what has already been said by my senior Senator, Senator Menendez. If confirmed, Dr. Rouse will be tasked with an enormous challenge of helping to craft and guide our Nation's economic policy at a time of unprecedented economic crisis.

Across this country, this Committee knows, tens of millions of Americans have lost their jobs. Millions of our countrymen and women in this wealthy Nation have been pushed into poverty, food insecurity, with women especially suffering and challenges being seen among people of color and women of color in particular. The impact of this economic crisis has been savage and unequal and has compounded a lot of the realities that were already grievous in our country—systemic inequality, historic disinvestment in Black and Brown communities like the one I live in.

The *Washington Post* reported it most succinctly, and they said that the COVID–19 recession is the most unequal in modern U.S. history. The economic crisis and the resultant attendant health crisis created by this pandemic have made clear how interconnected the challenges are that we face. These crises have also made clear how necessary it is for bold action and bold leadership. We must have people with the kind of competency, qualifications, and commitment that Dr. Rouse has.

If confirmed, I strongly believe that Dr. Rouse will offer the kind of leadership, vision, and action needed to enact an economic agenda that really prioritizes working families, that rebuilds our economy in an inclusive way, and addresses systemic barriers that have driven what is a real threat to our society as we know it, which is the wealth and economic inequalities that have grown worse over my lifetime. I do not just say this because Senator Menendez, as he noted, that Dr. Rouse is a proud New Jerseyan, dean of the School of Public and International Affairs at Princeton University; but Dr. Rouse is just renowned in her field. She is a well-known and celebrated labor economist, a leader in academia and in the study of the economic impact of diversity and inclusion, and knowing that these are elements that are not nice to talk about but actually add to the economic strength of organizations in our country, public and private alike.

She is a public servant who has served as a member of the Council of Economic Advisers in the Obama–Biden administration and on the National Economic Council in the Clinton administration as Special Assistant to President Clinton. If confirmed, Dr. Rouse will serve as the first African-American and fourth woman to lead the Council of Economic Advisers since its establishment 74 years ago. If the Committee moves her forward, it will be historic in that sense. She will not just make history if confirmed, though. I am confident she will help to shape a future that is more resonant with our common values as a people, that she will be a force to making our Nation bend the arc of that moral universe more toward liberty and justice for all.

I urge my colleagues to swiftly confirm Dr. Rouse's nomination. Thank you for this time.

Senator TOOMEY. Thank you, Senator Booker.

I will now swear in the nominees. Because of the remote format of today's hearing, I will swear in each nominee individually.

Congresswoman Fudge, 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?

Ms. FUDGE. I do.

Senator TOOMEY. Do you agree to appear and testify before any duly constituted committee of the Senate? Congresswoman Fudge, can you hear me? We are having a little trouble with your audio.

OK. Why don't we work on that technical challenge here, and I will move on and ask Dr. Rouse if you will please rise and raise your right hand. Dr. Rouse, 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?

Ms. ROUSE. I do.

Senator TOOMEY. And do you agree to appear and testify before any duly constituted committee of the Senate?

Ms. ROUSE. I do.

Senator TOOMEY. You may sit down.

Congresswoman Fudge, are you able to hear me? We cannot hear your audio. OK. So I was going to recognize you first, Congresswoman Fudge, but because we have this technical difficulty, I am going to go to Dr. Rouse for her opening statement, and then hope-

fully we will have gotten the problem solved in the meantime. But we are not able to hear you.

Ms. FUDGE. Can you hear me now, sir?

Senator TOOMEY. Now I can hear you, yes. So I am sorry to impose on your again, but we could not hear your response to the second question in the oath. So if you do not mind please standing and raise your right hand again, the question is: Do you agree to appear and testify before any duly constituted committee of the Senate?

Ms. FUDGE. Yes, I do.

Senator TOOMEY. Thank you very much. You may sit down.

Each of your written statements will be made a part of the record in their entirety. Congresswoman Fudge, please proceed with your statement.

STATEMENT OF MARCIA L. FUDGE, NOMINATED TO BE SECRETARY, DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

Ms. FUDGE. Thank you very much, Mr. Chairman. If I may, Mr. Chairman, may I introduce my family that is with me today?

Senator TOOMEY. Absolutely, you may.

Ms. FUDGE. Thank you. You have heard much about my mother today, but I am going to have her wave at you, if they could see her. And this is the rest, all of my family: my aunts, my stepfather, all of my cousins, and dear friends. So I just wanted you to be aware that we are all here together. I am very, very close to my family, and I am pleased that they could be with me today.

And to my Senators, thank you for your kind words and certainly for your friendship.

Mr. Chairman, Mr. Ranking Member, 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 is estimated that, on any given night in 2019, more than 500,000 people experienced homelessness in America. That is a devastating statistic—even before you consider the reality of what COVID–19 has done to exacerbate this 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, one in five renters and one in ten 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 COVID–19, the housing crisis is not 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 one out of five 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 home ownership a reality—and the security and wealth creation that comes with it. It needs to be a reality for all 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 intended 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 our constituents are facing back home.

I expect you to hold me accountable. I welcome the 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 are all here to do: helping families in need.

I thank you, and I yield back.

Senator TOOMEY. Thank you, Congresswoman Fudge.

Dean Rouse, please proceed.

STATEMENT OF CECILIA E. ROUSE, NOMINATED TO BE CHAIR, COUNCIL OF ECONOMIC ADVISERS

Ms. ROUSE. Thank you, and thank you, Senator Menendez and Senator Booker, for the generous introductions.

Chair Toomey, incoming Chairman Brown, and Members of the Committee, it is an honor to appear before you today. The last time I was before this Committee was in 2009 for my confirmation hearing to become a member of President Obama's Council of Economic Advisers. I was accompanied by many members of my family. This is a very different time, and while they are not here today, they are with me in spirit. I thank them for the love and support they have provided in helping me on the path that has led me before you today.

That path began in the early 1980s during what was—at the time—one of the worst spikes in unemployment our country had experienced since the 1930s.

I was a freshman in college, taking my first economics class. I was there because my wise mother had told me to take an econ class. But what really piqued my interest was unemployment, when I could see how classroom material could be applied to the world outside and the millions who were experiencing in real time the effects of a struggling economy.

I was drawn to the discipline because I wanted to know why this was happening. Why had jobs disappeared? And what could be done to bring them back? I focused my work on the labor market, and in particular on the impact of education on people's job prospects, ways to tear down barriers to job growth, and policies to make it possible for more people to achieve long-lasting economic security. Since then, I have had the honor of working on these important issues in academia and the public sector.

Today our country is living through the worst economic crisis since the Great Depression. Millions of families have had their lives turned upside down, the economic security they have worked so hard to build eroded almost overnight by the economic impact of the pandemic. Far too many have slipped through our frayed safety net into hardship and hopelessness. And structural inequities that have always existed within our economy have not just been exposed, but exacerbated, their impact more devastating than ever before.

We must take action to shepherd our Nation's economy back onto solid footing. But as deeply distressing as this pandemic and economic fallout have been, it is also an opportunity to rebuild the economy better than it was before—making it work for everyone by increasing the availability of fulfilling jobs and leaving no one vulnerable to falling through the cracks.

President Biden and Vice President Harris have made these the core values of their Build Back Better agenda. If confirmed, my job will be to provide them with objective economic guidance—rec-

ommendations rooted in fact and evidence—to help them achieve those important goals.

As important as it is for the CEA to interpret and translate data and academic research, it is also vital that we utilize the right data. Too often economists focus on average outcomes, instead of examining a range of outcomes. As a result, our analyses tell us about average economic growth and the middle of the distribution; but as our economy grows more and more unequal, that analysis fails to capture the experience of the many people who are left behind, particularly people of color. Therefore, one of my priorities as Chair will be to try to understand how policies will impact all in our country as we strive to ensure the economy works for everyone.

Equally important is having analysis conducted by economists who specialize in a variety of fields. If confirmed, I will staff the CEA with a well-rounded team ready to address the incredible breadth of challenges we face.

To close, I am honored to be nominated for this position. It would allow me to work on issues close to my heart and so critical in this current crisis. A good-paying, fulfilling job has always been the key to building economic security. Today we are seeing the immense pain caused when our economy fails to fulfill that promise. But I believe there is much we can do to strengthen the position of everyone across this incredible country of ours.

If confirmed I will work closely with you on these important priorities. I will do so regardless of your party affiliation, your approach to various policies, or your opinion of the Administration's efforts. Economists are trained to gather and analyze information and consider innovative perspectives. That is how I will approach this job, and my door will always be open.

And with that, I am happy to take your questions.

Senator TOOMEY. Thank you, Dr. Rouse.

I will now recognize myself for 5 minutes of questioning and remind my colleagues that we have a lot of Members on this Committee and we really need to try to stick to this clock.

Congresswoman Fudge, to go back to your quote from September of 2020, you referred to Republicans who wanted to fill Justice Ginsburg's seat, which is to say every single Republican Senator, as "having no decency, no honor, no integrity, and as a disgrace to the Nation." Those are quotes. Do you stand by that statement?

Ms. FUDGE. Let me first say, Senator, that I think there are more to those quotes, but let me just suggest that I have always been able to work across the aisle. I have a reputation that shows my bipartisanship. Yes, I do listen to my constituents, and sometimes I am a little passionate about things. Is my tone pitch perfect all the time? It is not. But I do know this: that I have the ability and the capacity to work with Republicans. And I intend to do just that, and that is my commitment to you.

Senator TOOMEY. In June of last year, while discussing Republican policing reform efforts, you said in part that if Republicans "want to save face and let this country know that they care even a little bit about people of color, which I do not believe they do, but if they want to try, I want to listen." Do you really believe that Republicans do not care even a little bit about people of color?

Ms. FUDGE. I think the latter part of my statement is my true feeling. If they do, I do want to listen. I listen. I have always listened. I am one of the most bipartisan Members in the House of Representatives, and I think that if you would check that, my record would reflect that.

Senator TOOMEY. Let me ask you about the issue of deploying the APA and complying with it. Congresswoman Fudge, President Biden, as you probably know, has directed the HUD Secretary to examine the effects of the HUD's 2020 disparate impact rule. If you are confirmed and you carry out that examination, if you conclude that revisions to the rule are, in fact, needed, will you comply with the APA and go through a robust notice-and-comment rulemaking rather than merely trying to revert automatically back to the previous rule?

Ms. FUDGE. That is a great question, Senator. I am going to follow the law and follow the rules. You do not ever have to worry about that. That is my commitment to you.

Senator TOOMEY. So there is some flexibility within the APA, as you probably know. What I am specifically interested in is whether you are willing to go through the notice-and-comment period so that you can get as much input as possible and make the most informed judgment going forward. Is that something you are willing to do?

Ms. FUDGE. It is something I am certainly willing to consider, sir, yes.

Senator TOOMEY. OK. And I assume that you would ensure that any revisions that you would make would be consistent with the Supreme Court ruling in the Inclusive Communities decision?

Ms. FUDGE. No question about it. I, again, will support the law. But if I may, Senator?

Senator TOOMEY. Yes.

Ms. FUDGE. I listened to your opening statement, and you were talking about unintended consequences. I kind of look at the disparate impact rule the same way. You know, we do things oftentimes not intending to be discriminatory, but our effect is discriminatory.

Senator TOOMEY. I understand that, and that is worthy of a whole lengthy conversation. But in the interest of keeping to my 5-minute limit, I just want to touch on another issue, if I could, and that is the Mutual Mortgage Insurance Fund. Again, this is a fund that protects taxpayers from losses. If you decide to make changes, specifically any lowering of the premiums for that fund, will you commit to making sure that you do that in a collaborative fashion with Members of Congress?

Ms. FUDGE. You have my commitment, not only will—if I am fortunate enough to be confirmed, I will talk to the staff at HUD. We will figure out what the status is right now and come back to you to have discussions about where we should go from there. You have my commitment.

Senator TOOMEY. Thank you.

Dr. Rouse, I appreciated our conversation the other day. I enjoyed the discussion. I just want to stress—well, maybe I would just ask, is it your view that when the Government mandates a certain economic policy, it is often the case that there are unin-

tended consequences and costs to policies that might also have benefits?

Ms. ROUSE. Well, thank you, Senator. What is important is that when the Government imposes mandates, that it does so completely understanding the potential benefits of such mandates as well as the costs, and to undertake those mandates where the benefits would outweigh the costs. So if there is [inaudible], the most important thing is to understand both costs and benefits.

Senator TOOMEY. Thank you.

Senator Brown.

Senator BROWN. First of all, I think the fact that Senator Portman called Congresswoman Fudge and offered to cointroduce her or introduce her tells you a lot about her bipartisan work. And, you know, we all are outspoken about our views. Marcia is, I am, Pat Toomey is, Rob Portman is. And I have just always found Congresswoman Fudge to work with me, to work with most of our House delegation in Ohio. It overwhelmingly is Republican, and she works with them, and she represents her constituents with fervor and passion through all of that.

Let me start with Congresswoman Fudge. As you know, before this pandemic, as you pointed out, Dr. Rouse, borne out in both your testimonies, families in our country were struggling to make rent prior to the pandemic. There were nearly a million evictions every year prior to this. We know the pandemic, as you both have said, has pushed so many millions of families over the edge. That is one of the reasons I am so proud of what we did with the CARES Act, especially if we had kept it going, because we kept 12 million people out of poverty.

Congresswoman Fudge, the emergency funds Congress voted to provide in December were just a downpayment. As President Biden and many of us in Congress have said, we have to do more to prevent waves of foreclosures and evictions to stop millions of people from taking a permanent financial hit because of the crisis. Just give us a short version of what you will do through HUD to ensure that families do not lose their homes?

Ms. FUDGE. Thank you so much, Senator. You know, one of the things we must do is stabilize the market. We cannot afford to have people, millions of people, evicted from their homes or their apartments, because the problem then just gets worse. It does not get better. And I understand that there are some who believe that we are doing more than we should, but I believe we are not doing enough.

On any given day, we have 8 million people who need housing. So not only do we need to protect those who are currently in housing, but we need to ensure that those who are without housing get it.

And so one of the things that we have to talk about is finding ways to expand our inventory of low- and moderate-income housing. We have to keep people in public housing who are already there. We need to expand housing choice vouchers so that we can at least start to reduce the numbers of people who are paying exorbitant amounts of money for rent.

We also need to find ways to assist people who want to build low-income and affordable housing, and we do that through many

things. But, last, and most importantly, we want to be sure that FHA is available for people who want to take the next step. So that may be helping with downpayment assistance; it may mean reducing rent. Whatever it takes, we cannot afford to allow people in the midst of a pandemic to be put in the streets. I just believe that extraordinary times take extraordinary action, and we are in extraordinary times, Senator.

Senator BROWN. Thank you, Congresswoman. Let me ask you a quick up-or-down question. In the past 4 years, the Trump administration—I mean a yes-or-no question. The Trump administration tried to undo HUD's mission to enforce fair housing laws. You and I have talked about that a lot. Earlier this week, the President announced several Executive orders and plans to begin to reverse these policies and finally work to fulfill the promises of the Fair Housing Act.

My question: If confirmed, will you commit to fully enforce fair housing laws?

Ms. FUDGE. Yes.

Senator BROWN. Good. Thank you.

I will close with a statement both to Dr. Rouse and to Congresswoman Fudge. Cities like Cleveland still have far too many homes that expose children to dangerous lead paint. In 2019, researchers found there were elementary schools in Marcia Fudge's and my hometown of Cleveland where more than a third of kindergartners had elevated lead levels in their blood, 5- and 6-year-olds, disproportionately, of course, as we know, children of color. We start them out in life with such a disadvantage.

Dr. Rouse, you are a researcher who studies education and its connection to work. You know the cost, both moral and economic, that occurs when our fellow citizens are unable to achieve their full potential, especially when it starts [inaudible]. We know how to keep kids safe from lead poisoning. We are seeing some promising steps in Cleveland and elsewhere. My colleague Senator Reed, the most senior Member of this Committee, has worked on this in his appropriations role also. We just have not had the public collective political will to do it.

I hope that that is going to change. I look forward to working with both of you, Dr. Rouse and Congresswoman Fudge, to fully protect our kids from lead and other threats to their health. It is hard to imagine anything so important.

Thank you, Mr. Chairman.

Senator TOOMEY. Thank you, Senator Brown.

Senator Scott.

Senator SCOTT. Thank you, Mr. Chairman. To Congresswoman Fudge as well as Dr. Rouse, thank you for your willingness to serve our country, and I look forward to having a meaningful dialogue about some of the issues that will be very important to the Nation. And, frankly, Congresswoman Fudge, I have respect for you and appreciation for your willingness to serve. And I think you and I are philosophically disjointed on a number of issues, but your willingness to serve is strong.

I do want to talk a little bit about some of the previous comments that you have made about the Republican Party as it relates to race that I think—I cannot say that your comments were taken

out of context. I would simply say that I would love to have a longer conversation about how effective the Republican Party has been on meeting some of the needs of the most vulnerable people in this country, specifically minorities, over the last several years. I have certainly played a role in making sure that some of the priorities that impact our community have been brought to the surface, to the top, and have been prioritized by the Republican Party. And just to name a few, and then I am going to get to the questions that I have, highest level of funding for HBCUs in the history of this country; permanent funding for the first time in the history of the country; the lowest unemployment rate ever recorded prepandemic in the history of the country for African-Americans, Hispanics, Asians; 60-year low for women as well; research on rare blood diseases to include sickle cell anemia; criminal justice reform that actually, frankly, made up for some of the challenges of President Biden's 1994 law; increases in the labor force participation rate. I believe in 2016 home ownership for African-Americans was around 41 percent; today it is around 46 percent. And that is even after the dip of the pandemic.

Poverty at the lowest rate recorded since 1959; aid to Black farmers that I have worked on through heirs' property, focusing on heirs' property as a real issue. Coming from the South, I know and understand and appreciate the value of allowing African-American farmers to use heirs' property in a way to obtain a farm number so that they can participate fully in the USDA. It is really important. And, finally, opportunity zones that are having a positive, strong impact throughout this country, and, frankly, the TCJA certainly was passed on a partisan level only, but the opportunity zone legislation is legislation that was cosponsored by Cory Booker and House Members that are Democrats and Republicans.

To that end, I hope and my question for you is can I count on you to take serious the opportunity to use opportunity zones as a way of meeting some of the challenging needs that we have from our housing stock around the country?

Ms. FUDGE. Thank you so much, Senator Scott. It is nice to see you, actually.

Senator SCOTT. Yes, ma'am, thank you.

Ms. FUDGE. And it is my pleasure to have a conversation with you about what you have done as it relates to minority communities and communities that are hurting. It would indeed be something that I would like to discuss with you.

As it relates to opportunity zones, I will take seriously, of course, opportunity zones. Certainly I would like, if confirmed, to get into the office and look at how many jobs have been created, how many sustainable jobs have been created, what the cost has been. I mean, I think that you have to be driven by data, and I will absolutely take it seriously. I know it is something important to you, and I would be happy to have those conversations with you going forward.

Senator SCOTT. Thank you. I will note that in opportunity zones they are responsible for helping, even in Columbus, Ohio, 50 incarcerated individuals in Columbus find housing, 95 units of workforce housing, 100 new jobs in Cleveland; in my State, Hampton County, a very poor rural community, 1,500 jobs in the community, only

has 5,000 jobs brought to them by opportunity zones, and that continues throughout major cities, from Birmingham to Rock Hill, South Carolina, where we are using opportunity zones to really challenge the playing field for those folks who have been left out and who are desperate for housing.

Speaking of being desperate for housing, about 22 million Americans live in manufactured housing throughout this country, one in five in South Carolina. The definition of "manufactured housing" is no longer the trailers that people have in mind. Manufactured housing has the diversity within its construct, and I would love to hear that you have an interest and perhaps even a passion for making sure that we continue to prioritize manufactured housing as one of the ways for us to lower the cost and make more homeowners—make home ownership more possible for more Americans. Have you done any homework on the manufactured housing? And I would love to hear your thoughts on using that to meet some of the needs that we have throughout the community.

Ms. FUDGE. Yes, I have as a matter of fact. Thank you for the question. I have done research. I have actually had conversations with those who build manufactured housing. I think it is an outstanding option. The cost is about $78,000 to $100,000 a home. It is affordable. It is something we can do rapidly. I am 100 percent supportive of looking more into how we incorporate manufactured housing.

Senator SCOTT. Thank you, ma'am.

Thank you, Chairman.

Senator TOOMEY. Thank you, Senator Scott.

Senator Reed.

Senator REED. Thank you very much, Mr. Chairman. And I want to welcome Congresswoman Fudge and Dr. Rouse to the hearing. Dr. Rouse, thank you for your service to Rhode Island as a member of the board of trustees of URI, so, go Rhody. And I want to say to the Congresswoman thank you for your great work in the Congress.

We have all touched upon affordable housing, and sometimes we see it simply as the human cost, which is tremendous. But there is a definite economic cost, too, which should be an incentive to build more affordable housing.

In Rhode Island, for example, 90 percent of our homeless individuals are on Medicaid, and their cost per annum is about $14,000. That is 80 percent more than the overall average Medicaid recipient. So when you address the affordable housing issue, I hope you will point out consistently the economic benefits of affordable housing as well as the human cost. Any comments, I would appreciate it, Congresswoman.

Ms. FUDGE. Yes, and thank you, Senator, for the conversation we have had to discuss some of the issues that I know are important to you.

The economic costs are in the trillions. I mean, if you look at the data, the data shows that it is an economic deterrent to not have people in housing. When you look at the lost jobs, the lost income, and the lost development opportunities, it is more difficult for people to get to work, so we lose so much when we do not have decent, affordable public housing. And the cost of homelessness is just sky-

rocketing. It was bad before we ever addressed COVID. Now what we have found out is that the cost of care for homeless people is skyrocketing as a result of COVID, because homeless people tend to be sicker. Homeless people tend to contract the disease more often. Poorer people or people who live in public housing tend to contract the disease more often. And so it is a very costly proposition just physically as well as economically.

Senator REED. Thank you very much, Congresswoman, and let me associate myself also with Senator Brown's comments on lead. We have had the same problem in Rhode Island as you have had in Cleveland because we probably have about the same age of housing. I have worked very closely with Chairman Collins on the Appropriations Committee to get funding for lead. But one of the things I would just like to point out, as you recognized very clearly, with the pandemic more particularly low-income people are spending time crowded in a home which might have lead problems. So the problem is even more acute today because of the pandemic, and we have to apply the resources to that. I know you agree, but I just want to get that on the record.

Ms. FUDGE. Yes, thank you. I agree 100 percent.

Senator REED. Thank you.

Again, Dr. Rouse, thank you for your help to Rhode Island. As I said before, go Rhody. Senator Toomey and I both have certain ties to the State, so we appreciate your help to the university.

One issue I want to raise in my brief time remaining is automatic stabilizers for unemployment insurance. In Rhode Island, at the last recession, you noticed, because you were working in the Administration, that some States came out first so that the overall national picture looked pretty good, but Rhode Island and Nevada were going head to head every week as to who would have the highest unemployment rate at about 12 percent.

So as we go forward, I would hope you would consider automatic stabilizers so that certain parts of the country—and it is not one region, perhaps; it is based on lots of factors—would not be left behind when the overall economy starts growing. Your comments, Doctor?

Ms. ROUSE. Thank you, Senator Reed, and, yes, go Rhody. So I think automatic stabilizers are an important tool in our toolkit as we think about how we deal with our economic slowdowns and help families and our economy recover. We already have them in terms of SNAP and Medicaid and taxes, and so, you know, they should be part of it.

I think URI is a natural place for us to also have automatic stabilizers. Obviously, incorporating the differences across the country by geography would be an important part of any design. There are challenges there, but I do think that that is an important place for us [inaudible].

Senator REED. Well, thank you very much, both of you. Good luck. Thank you.

Thank you, Mr. Chairman.

Senator TOOMEY. Thank you, Senator Reed.

I just want to remind Senators to please turn on your camera if you are present and intending to speak so that we know that you are there. And I think next up is Senator Cotton.

Senator COTTON. Thank you, Mr. Chairman.

Congresswoman Fudge, President Biden and his senior advisers have said that one of his top housing priorities is racial equity, not racial equality. In fact, earlier this week, President Biden used the phrase "racial equity" at a press availability but immediately corrected himself to say "racial equity." [sic]

What is the difference between racial equity and racial equality?

Ms. FUDGE. Thank you for the question, Senator. From my own perspective, the difference is that one just means that you treat everybody the same. Sometimes the same is not equitable. You know, if you say to me that "I am going to give you $5" and you are going to give my friend $5, my $5 is not going to necessarily go as far because my friend already has a mother and father who are wealthy and they are giving them—let us do it this way: home ownership. Let us take it that way. They say let us make everything equal. But it is not equal because even though I meet all of the qualifications to qualify for a loan—you know, I have got the right credit scores, et cetera, but I do not have downpayment money because my parents cannot afford to give me a downpayment, there is no wealth coming to me, where most people who are not—that do not look like me have options that I do not have.

So just to say to treat us all the same is not the same. Equity means making the playing field level. Sometimes it is not level if you just say, "Let us just treat everybody the same."

Senator COTTON. All right. So racial equality means treating everyone the same, correct?

Ms. FUDGE. Yeah, the same, though it is not always fair. That is correct.

Senator COTTON. So just to be clear, then, it sounds like racial equity means treating people differently based on their race. Is that correct?

Ms. FUDGE. Not based on race, but it could be based on economics; it could be based on the history of discrimination that has existed for a long time. It could be based on educational levels. It could be based on many things, not necessarily just race.

Senator COTTON. Is it ever appropriate for the Government to treat people differently based on their race?

Ms. FUDGE. No.

Senator COTTON. Thank you.

I want to return to something that came up with Senator Toomey. You had said last year, September 2020, during the debate about Justice Ruth Bader Ginsburg's vacancy on the Supreme Court in a floor speech, "Those who are bent on choosing her successor have no decency, they have no honor, they have no integrity." You later said, "They are a disgrace to this Nation."

If I recall correctly, Pat Toomey wanted to replace Justice Ginsburg on the bench. Do you believe that Pat Toomey has no decency, has no honor, has no integrity, and is a disgrace to this Nation?

Ms. FUDGE. Sir, first off, I do not really know Senator Toomey. I am certain that he is not. He seems like a fine man to me.

Senator COTTON. Your audio cut out there for a moment. I will just say——

Ms. FUDGE. Can you hear me now?

Senator COTTON. Yes, ma'am. I will say for the record that I believe that Senator Toomey has decency, honor, and integrity.

I want to turn to another moment last year. In June 2020, around the debate about policing reform, you said that, "We have them"—"them" being Republicans—"on the run, quite frankly. Right now the President has Tim Scott trying to come up with a bill, and so they know they must do something, and they know they cannot do it without us. So if they want to save face and let this country know that they care even a little bit about people of color, which I do not believe they do, but if they want to try, I want to listen."

Congresswoman Fudge, do you believe that Tim Scott does not care even a little bit about people of color?

Ms. FUDGE. Tim Scott happens to be a friend. I support and trust Tim Scott.

Senator COTTON. Could you answer my question, please? You have said that, " . . . if they care even a little bit about people of color, which I do not believe they do"—referring to Republicans, of which Tim Scott is one—do you believe he cares even a little bit about people of color?

Ms. FUDGE. He is one, but he is not—I was not talking about all Republicans. Tim Scott clearly is a fine, upstanding Senator, and I do believe he cares.

Senator COTTON. OK. Thank you, Congresswoman Fudge.

I could go on. There is a long history of intemperate comments such as this. Obviously, all of us in public life sometimes say things that we hope we could take back. But if you are confirmed, you are going to be serving the needs of many, many Republicans as well as Democrats and nonpartisan people as well, and I hope that in the future you can serve them in a way that reflects your best moments in Congress and not some of these comments.

Thank you.

Ms. FUDGE. Well, certainly I thank you, and I do serve people now, Republicans and Democrats, quite well. Thank you.

Senator TOOMEY. Thank you, Senator Cotton.

Senator Menendez.

Senator MENENDEZ. Well, thank you, Mr. Chairman. I will just make a comment. You know, if intemperate comments or harsh comments are the standard, I presided as the Ranking Member of the Senate Foreign Relations Committee over an enormous number of individuals who would have never gotten through the Committee, and certainly Republicans overwhelmingly voted for them, and their comments might have been seen in the same context. I understand the nature of political comments at the end of the day, and I believe from everything I have seen of Congresswoman Fudge that she will work for all people—Democrats, Republicans, Independents, White, Black, Brown, Native Americans, and others.

Let me just turn to the question of eviction and housing crisis that displaces millions of American families and further destabilizes our country. As of this month, 2.7 million homeowners are in forbearance plans. As of last month, nearly one in five adult renters were not caught up on rent. And as with any American crisis, the situation is particularly dire for minority communities. Talk about equity and those issues.

As of last month, 28 percent of Black renters and 24 percent of Latino renters said they were not caught up on their rent compared to only 12 percent of White renters. So in previous crises, housing counseling has helped families stay in their homes.

Congresswoman Fudge, do you believe providing additional funding for housing counseling would help prevent evictions and foreclosures in this crisis as well?

Ms. FUDGE. Thank you so much for the question, Senator. I absolutely do believe that counseling is a major part of assisting people, whether it is staying in their homes or continuing to pay their rent. We have programs that are available to people that they are not aware of because we do not provide the resources to make them aware. So counseling should be at the top of our list, especially as we try to work our way out of this crisis.

Senator MENENDEZ. Well, I agree with you very much. As a matter of fact, according to the National Community Reinvestment Coalition, for example, loans to homebuyers that receive counseling perform better, and in 2017, 74 percent of housing counseling clients were people of color. That is why I hope you will work with me in helping me pass my Coronavirus Housing Counseling Investment Act, something I think that would help all of our families.

Under the last Administration, HUD relocated key multifamily housing staff from its office in Newark to the New York Regional Office. As former mayors, we both understand that represents a significant challenge for the over 750 multifamily properties that exist in New Jersey. Can you commit to me that you will ensure that the Newark office has the staff it needs and that New Jersey and its interests remain a priority with HUD?

Ms. FUDGE. Yes, I can commit that to you, sir.

Senator MENENDEZ. Thank you.

Dr. Rouse, last week I asked Secretary Yellen about the importance of providing fiscal relief to our State and local governments so they can continue to fight the pandemic and keep our essential workers on the job and off the unemployment line. She agreed that now would not be the time to withhold fiscal support from State and local governments. Do you agree with that?

Ms. ROUSE. Yes, Senator, I do share Janet Yellen's view, which is that our prime focus right now has to be on getting us through this pandemic, to provide aid to our households, to our businesses, especially small businesses. But, also we need to ensure that our State and local governments can be providing for the firefighters, the transit workers, the first responders, and our educators as they are stepping up in ways that they would not have budgeted for last year.

I would also highlight that in the Great Recession not providing relief to—well, we provided relief to State and local governments, but it was the job losses there that provided a drag on the recovery. And so, again, to ensure that we have a swift return back to economic health, providing aid to State and local governments is part of that package.

Senator MENENDEZ. Thank you.

And, finally, Congresswoman Fudge, I appreciated the visit that we had. Eight years ago, New Jersey faced the worst natural disaster in our State's history, Superstorm Sandy, causing havoc

throughout the State. And New Jersey families are now finding themselves, after having traveled the convoluted procedures, where they got some assistance from FEMA and from HUD to rebuild their lives, get them back in, but now finding themselves being caught in a maze in which there is an effort to claw back some of those monies. I hope that you can work with us to provide flexibility [inaudible] these survivors in New Jersey.

Ms. FUDGE. Absolutely, Senator, and I appreciate your informing me and getting me up to speed on the situation, and if confirmed, it will be one of the early things that I take a look at.

Senator MENENDEZ. Thank you, Mr. Chairman.

Senator TOOMEY. Thank you, Senator Menendez.

Senator Rounds.

Senator ROUNDS. Thank you, Mr. Chairman.

Congresswoman Fudge, first of all, thank you very much for the opportunity yesterday to visit with you. I appreciated our conversation. As I discussed with you at that time, I had suspected that a number of my colleagues, before I had the opportunity to speak, would address the issues of some of the statements that you made in the past, and I would like to move on to another particular area of concerns that I have got that we may very well find some agreement on, and that has to do with our Native Americans and the housing shortages on the reservations.

I represent a State, South Dakota, that has nine tribes, all of whom are sovereign and who have a lot of their land in what we call "trust" or "treaty trust tribes." I would like to draw your attention to a provision of the last omnibus funding bill that I championed that would streamline HUD's Section 184 lending program.

As I mentioned in our conversation, lending tribal trust land is a rather difficult process, and the HUD 184 loans that are meant to provide mortgage credit where it is scarce can be delayed by a slow exchange of vital information between the BIA and HUD. The provision that I led would allow HUD to issue the certificates of guarantee per a 184 loan without waiting for the BIA if the lender originating the loan agrees to indemnify HUD for any losses. This would significantly streamline the program, but HUD will still have to proactively work with the individual lenders and housing organizations that serve Native Americans in order for the Section 184 program to be successful. A lot of them are very local lenders, and they know how to handle a lot of the individuals that are there and the challenges they have on a personal basis in order to get that loan approved.

But if confirmed, will you commit to work with me and our Native American stakeholders in South Dakota to making the HUD Section 184 lending program a success?

Ms. FUDGE. Thank you again, Senator, for meeting with me. Yes, you have my commitment to work with you. I have had the opportunity to reach out to a number of Native American stakeholders. We have had conversations about some of the issues that you have addressed. And I know firsthand from having been on a reservation how difficult that situation is. I am totally supportive of working with you to see what we can do to make things better.

Senator ROUNDS. Thank you.

Dr. Rouse, I would like to thank you also for your willingness to have a phone call with us and also for your willingness to serve. As I mentioned in our phone conversation, there have been significant economic disparities between States like South Dakota, where social distancing comes naturally, and larger, more populated States that have experienced a significant spread of COVID–19. I also understand that your role will involve providing counsel to the President on economic matters.

How do you believe future COVID–19 assistance can be targeted for those who need it most while being mindful of the fact that we are long into the territory of spending money that basically we are going to be borrowing? And by that, I mean, I know that we talk about State and local governments, but the need and the demand varies a lot from State to State, and trying to target the assistance seems to be a really sensitive issue right now.

Can you talk a little bit about how you are planning on balancing your recommendations to the President, recognizing that we still have needs, but also recognizing that every single dollar that we intend to offer is money that we will be borrowing and probably the next two generations will have to pay back?

Ms. ROUSE. Yes, Senator, thank you, and I appreciated our conversation yesterday. So if we take a step back and think about the purpose of the Federal assistance right now, it is that we want to both provide assistance to people today while ensuring that our economy grows so that future generations are better off. So I [inaudible] is to get us to the other side of this pandemic and help ensure that our economy——

Senator ROUNDS. Dr. Rouse, I apologize. You are cutting out, and so what I would do, with the permission of the Chair, is I will put this in as a question for the record, and I will just simply ask if you could get back with me on that particular one. Thank you, Dr. Rouse.

Let me move back to Congresswoman Fudge for just a second. We did not have the opportunity to address this in our conversation yesterday, but one of the major outstanding issues from the 2008 financial crisis is housing finance reform. HUD does not have a primary jurisdiction over this matter, but, nonetheless, your work on housing will be important in deciding what to do with the GSEs.

Are there any thoughts you would like to share with us as to what should happen with Fannie and Freddie or what an exit from conservatorship should look like?

Ms. FUDGE. Thank you, Senator. You know, the one thing I would say is that one of the things we have not done as a Nation is have a holistic approach to housing. At some point we need to have a collaborative discussion between FHA, between FHFA, Treasury, HUD, and I would say that this is such a huge issue and has such big implications for the market. We are talking about a $5 trillion business.

I believe that just as Congress has chartered these GSEs, it is Congress' ultimate decision as to how they should be handled. I believe that the Congress—that this is such a big issue that Congress should make that decision.

Senator ROUNDS. Thank you. I look forward to working with you on that issue in the future.

Thank you, Mr. Chairman.

Ms. FUDGE. Thank you.

Senator TOOMEY. Thank you, Senator Rounds.

Senator Tester.

Senator TESTER. Well, thank you, Mr. Chairman, and I want to start by thanking both Congresswoman Fudge and Cecilia Rouse for being here today, and I appreciate your willingness to serve.

I just want to spin off of Senator Rounds' last point, and it is a point you made, Congresswoman Fudge. There are so many times in Government—I mean, we were justice talking about broadband yesterday. There are four or five agencies that deal with broadband. You just talked about the number of agencies that are dealing with housing.

You know very well, being a Congressperson, that Congress is not really renowned for getting things done. That is why we have the number of Executive orders that have gone out over the last few Administrations. And I would appreciate—I think you are right. Congress does need to act. But in the meantime, I would appreciate it if you can break down the silos in the housing arena in particular, because I think that is one of the boat anchors on our economy.

In that regard, I wanted to visit with you a little bit about in your position at HUD, what will you do to support affordable workforce housing and rehabilitation?

Ms. FUDGE. Thank you very much, and thank you for our visit. Certainly HUD's mission is to provide housing, low-income and affordable housing. So I support that mission by saying that we need to expand, as we talked about, expand housing choice vouchers. It is something that we must do. We need to find resources to assist with paying rents, with downpayments.

We all know that when we come out of this crisis, whenever that is, people are not going to just be able to say, you know, "I am 14 months behind in rent, and I can just pay it all back right now." We know that is not going to happen. And so we have to come up with a cohesive policy to allow people to know that the Government is going to be assisting them, and we have many ways to do it.

Certainly FHFA comes within the control, under the jurisdiction, but the others do not. But I again believe that the only way that we solve any of these problems is to do it through interagencies, to talk about what that policy should be, and that is the only way we solve these issues, is to come together and agree.

Senator TESTER. OK. Thank you. Also spinning off of Senator Rounds' comment on Indian country, I would hope that you have somebody in HUD, if you are confirmed, have somebody in HUD that is able to deal with the myriad of programs that impact Indian housing, because it is incredibly deficient.

Senator Booker was on earlier today, and we have had a conversation about poverty in inner cities and poverty with large land-based Indian tribes. They are both significant problems, and I hope that you have somebody in your agency that is willing to work with the BIA to make sure that we get some housing built in Indian country because, quite frankly, it is massively deficient. You do not need to respond to that. Just do that, if you could, if you are confirmed.

My last question is for Cecilia Rouse. Cecilia—and I should have said this with Congresswoman Fudge—thank you for meeting with us. I appreciate the conversation we had. We are in the middle of a pandemic which has caused the economy to go into recession, depression some will say. It depends on what area of business you are in.

I want to know your perspective as we are talking about borrowed money, and it has been talked about a lot and is certainly a concern to me. But I want to know your perspective on how we spend money right now, especially if it is borrowed, as you said, to move the country out of a potential decline and into economic growth again.

Ms. ROUSE. Thank you, Senator, and I apologize for my connection. I am trying with an earpiece now. So I do believe that the best way for us to get back on solid economic footing is by getting through this pandemic, and that means supporting households, supporting businesses, especially small businesses, supporting our State and local governments.

If we do not, we run the risk of actually finding ourselves in a downward spiral, because the capacity to deal with our debt is not only the amount that we spend but the size of our economy. And if we want to keep our economy going, we need to be spending some money.

So I believe we have to be doing smart investments as we come out of this that have economic returns such as those on investments in infrastructure, R&D, education, so that we again put our economy on a strong footing so that it is growing and there for future generations.

Senator TESTER. And I assume when you say "smart investments," you are saying that monies that are appropriated by Congress need to be targeted.

Ms. ROUSE. They need to be targeted. They need to be smart. They need to be in those areas where we know that the economic benefit outweighs the cost.

Senator TESTER. Thank you both for your willingness to serve.

Thank you, Mr. Chairman.

Senator TOOMEY. Thank you, Senator Tester.

Senator Tillis.

Senator TILLIS. Thank you, Chairman Toomey and incoming Chairman Brown. And thanks to Congresswoman Fudge and Dean Rouse for being here. And congratulations to your family, Congresswoman. I loved seeing my mom in the background. I am glad yours is there, too.

A real quick question for you, Congresswoman Fudge. Do you recognize the backlog of the pending HUD code changes passed by the Manufactured Housing Consensus Committee? Do you recognize those as things that need to be fixed?

Ms. FUDGE. Yes, sir, I do.

Senator TILLIS. And on a related note, Congresswoman, I remember when I was Speaker of the House down in North Carolina, I met with a town that was in my district, and it was on affordable housing, which I supported significantly in North Carolina. About 45 minutes went on things that we could do produce affordable housing. Then they requested that I support a bill that would man-

date a sprinkler in single-family housing for fire suppression, which for a $100,000 home would increase the cost of the home by about $15,000. It really made me start thinking about barriers to affordable housing that could potentially be an overreach in certain communities. I had this discussion with Dr. Carson about when we have to prioritize limited funds for affordable housing.

What are your thoughts on potentially looking at jurisdictions that have a need for affordable housing but may have overreached on the barriers to that purely through regulatory overreach as a means for kind of prioritizing where we put these limited dollars to address affordable housing problems?

Ms. ROUSE. Well, thank you for the question, Senator. I think everything is on the table. I mean, we have to look at regulations. We also have to look at safety. We have to be sure that if we want to put people in housing, we have to do it in the most efficient, effective, and safe way.

So I believe all of those things are on the table and would be something that I would be happy to discuss with you and take a good look at.

Senator TILLIS. Well, thank you. If confirmed, I would like to talk about things that we absolutely have to regulate to make sure that people have a safe home, but maybe let the regulatory burden in certain jurisdictions be instructive toward grants and other things that they may be eligible for.

So, again, Congresswoman Fudge and family, congratulations on your nomination. And, Congresswoman, thank you for your service, long-time service to your community.

Dean Rouse, I have got a question. Before COVID hit, we had an economy that I think by most measures was moving in the right direction, and I believe that part of that were some of the Tax Cuts and Jobs Act—not all of it. There are other factors, but were a significant contributing factor to the economic growth. We understand that President Biden is going to propose tax increases, and particularly corporate tax increases. What is your position on how we move forward and best position our economy to grow as we continue to make progress on the vaccine and reopen the economy? Do you think that increasing corporate taxes is called for?

Ms. ROUSE. Senator Tillis, thank you for that question. You have really landed on an important question, which is that we understand that now in order to get to the other side of the pandemic, we need to—the Federal Government needs to step in. But as we get to the other side and get back on the path for economic growth, I think it is important that we look at the Federal budget in totality and think about the important investments that we need to make in order to improve economic growth, but also understand how are we going to pay for those investments now.

So I believe we should be taking a comprehensive look at that. The President has committed in saying that he wants to look at an array of tax options, but that he believes that individuals and corporations should pay their fair share. So this is not to say that there is just an automatic repeal of the tax credits that were passed before, but we need to look at the most important ways that we can both raise revenue in the most economically efficient way

possible, but that ensuring that everybody is paying their fair share.

Senator TILLIS. Thank you. I will be submitting questions for the record to both of you. Thank you very much and, again, congratulations on your nominations.

Ms. ROUSE. Thank you.

Ms. FUDGE. Thank you very much.

Senator TOOMEY. Thank you, Senator Tillis.

Senator Warner.

Senator WARNER. Thank you, Mr. Chairman. Thank you, incoming Chair Brown. Congratulations to both the nominees. I enjoyed our conversations together.

I am going to direct most of my comments this morning to Dr. Rouse, but as Congresswoman Fudge knows, particularly on housing finance reform, this is an issue that is extraordinarily important to me, and I look forward to revisiting it with you once you are confirmed.

Dr. Rouse, one of the things that came out of the first CARES package that I think was extraordinarily significant long term was that when we did the expansion of unemployment, there were two component parts, as we all know: one part, the $600-a-week plus-up, which was relatively controversial; the other part that I think there was broad-based support for was the expansion to cover the self-employed, gig workers, independent contractors, a whole host of folks. We have discussed that universe of workers, and that type of work is not going away.

I think it is terribly important that we have a social contract that includes all forms of work. I hope there will be a further expansion of benefits to those workers, including a component of portability, something that I have worked with Members of the Committee on for a long time.

Can you speak to how we continue—sticking with unemployment to start, how we continue this commitment to unemployment in this expanded basis? Obviously, it was continued in the December COVID package. I was proud of that. But at some point, it cannot be an entirely Federal Government obligation. We have got to have those payers kicking in as well. But can you speak to your goal for how we make sure unemployment covers all forms of work?

Ms. ROUSE. Senator, I share your interest and commitment to this issue, and, in fact, I will say it is part of what draws me to this potential opportunity, and I think it is part of the better part of Build Back Better, and that is to recognize that much of our social contract, as you describe it, was designed in the 1930s. It was designed for a labor contract or relationship between workers and their employers, which is quite different than what we have today.

So if we take our UI system, for example, today the system is not providing the kind of safety net that it used to do. Many workers are not covered. I think it is less than half of workers are actually covered. The replacement rate has been falling. It was designed for short-term unemployment spells, and what we are observing in our most recent recessions is that unemployment spells are becoming longer and our UI system was not designed to help there. And yet we know that for both to help workers get through and for economic stability, UI plays an important part of that role.

So I share your view. I look forward to working with you and others. I think broadening the base of workers that are covered is important. Whether that is with portable benefits, whether that is how we classify workers, there are many options that are on the table. And if confirmed, I would want to work with my team and work with all of you to find ways to what I will call modernize our UI system and modernize other parts of our safety net so that it reflects and honors the changing nature of work in our economy.

Senator WARNER. Well, thank you. Let me quickly get in my next question, which is: We want to make sure this economic recovery is equitable. Again, I think we took a major step forward. I want to thank so many of my colleagues on both sides of the aisle, particularly folks like Tim Scott and Mike Crapo. When we included the Jobs and Neighborhood Investment Act in the last COVID package, which puts $12 billion into CDFIs and MDIs—Senator Brown has been an big advocate of this, Congresswoman Fudge on the House side, making sure there was equitable actual to capital. We have got to make sure we implement that program right because we clearly saw Black and Brown businesses get disproportionately hurt by COVID, and implementing that program correctly is going to be really important.

Another component is the fact that, you know, in the Great Recession we saw three-quarters of the jobs that were lost were jobs that only required a high school education. Coming forward, we are seeing that, you know, three-quarters of the jobs that are being created require a college-based education. We can attack that at the student debt level, but we can also attack it on incentives to have businesses start investing in human capital. You and I have talked about the idea of changing our tax and accounting treatment of businesses that invest in human capital, and you may want to take this for the record because my question—I have used up all my time, and I will not ask you give full remarks here. I think John Kennedy is waiting anxiously. But I hope you—you know, I know we have talked about this before, but I hope we can really continue this conversation on an equitable economic recovery.

Ms. ROUSE. I would be happy to do so. Thank you.

Senator TOOMEY. Thank you, Senator Warner, for respecting the clock.

Senator Kennedy.

Senator KENNEDY. Thank you, Mr. Chairman.

Congresswoman, can you hear me OK?

Ms. FUDGE. Yes, I can hear you fine.

Senator KENNEDY. OK. First, it is an honor to meet you. I do not want to put too fine a point on this, but it is important to me personally to clear up the confusion that I have from your answer to one of Chairman Toomey's questions. I think it is accurate that you did say at one point that Republicans do not care about people of color, even a little bit. And I would like to know if you truly believe that.

Ms. FUDGE. Senator, thank you. I also said that if they do, I would be happy to listen. And I am certainly always willing to listen to not only my constituents but my colleagues. And I would suggest to you very, very strongly that there has never been a time in my entire public service career that I have not supported and

worked with all people. And I commit to you I will do just that if I am fortunate enough to be confirmed to this position.

Senator KENNEDY. Yes, ma'am, but, again, not to put too fine a point on this, but I need a little more precise answer, so let me ask it a little more directly. Do you think Republicans care about people of color?

Ms. FUDGE. I do, some, yes.

Senator KENNEDY. Do you think most Republicans care about people of color?

Ms. FUDGE. Yes, I do.

Senator KENNEDY. OK. Thank you for that.

Dean, can you hear me?

Ms. ROUSE. Yes, I can hear you. Thank you.

Senator KENNEDY. OK. It is an honor to meet you, too. I want to take you back to the month before the pandemic started, before we even knew about the coronavirus. What tax changes, if any, would you have made at that point in time given the fact that we know taxes impact the economy? Generally speaking, if you tax something, you get less of it.

Ms. ROUSE. Senator, I believe what you are referring to is the fact that before the pandemic struck or we identified the virus, the economy overall was doing relatively well. We were in an expansion. Unemployment rates were——

Senator KENNEDY. I am running out of time. What tax changes at that point would you have made to the economy?

Ms. ROUSE. So, Senator, well, one of the problems, though, with our economy at that time is we still had inequality that was—I would say "record levels" except for the fact that it has been exacerbated now. So I——

Senator KENNEDY. What tax changes would you—I am sorry I have to do this, because I have only got a minute and 30 seconds. What tax changes at that time would you have made to the economy?

Ms. ROUSE. So, Senator, I would have been looking for ways and strategies for us to be addressing income inequality and wealth inequality which existed at that time.

Senator KENNEDY. How would you have done that?

Ms. ROUSE. Well, so I am an economist, and I study things. You know, I would want to look at a broad array of potential options, and if President Biden, when President Biden is ready to consider the options for paying for his investments, which we know will help improve and grow the economy, we will study and try to impose taxes in the most efficient way. But where individuals and corporations are paying their fair——

Senator KENNEDY. But what would be your—sorry for interrupting. I hate doing that. But we are limited by time. What are the options that you are talking about?

Ms. ROUSE. So we can look at our income tax rates. We can look at our corporate tax rate. We can look at ways to deal with wealth income tax——

Senator KENNEDY. Capital gains? Is capital gains on your list?

Ms. ROUSE. So capital gains are tricky because we know that the way that we currently treat capital gains also generates some inefficiencies. And so, you know, there are tricky ways that we can

deal with capital gains. But I think that we should look at all of the options, absolutely, because we have wealth inequality in this country——

Senator KENNEDY. How about the death tax?

Ms. ROUSE. ——which is wide and getting wider.

Senator KENNEDY. In my last 9 seconds, how about the death tax?

Ms. ROUSE. So, Senator, I believe that we should be studying and considering all of these different options and to put together a portfolio which is most effective for addressing wealth and income inequality in this country.

Senator KENNEDY. Thank you, Mr. Chairman.

Senator TOOMEY. Thank you, Senator Kennedy.

Senator Warren.

Senator WARREN. Thank you, Mr. Chairman. And congratulations to both of you on your nominations. Thank you for being here with us.

We live in an America today where a typical White family has eight times the wealth of a typical Black family and five times the wealth of a typical Latinx family gaps that have not budged in decades.

Now, Dr. Rouse, you have done important research on racial and economic equity throughout your career. Could you tell us what it would mean for American families and for our economy if we pursued policies that closed the racial wealth gap substantially?

Ms. ROUSE. Senator Warren, I think we share a concern about the increasing wealth gap, and I think if we step back and first consider why wealth is important and why the racial wealth gap or any wealth gap is important, first wealth represents a cumulative impact of inherited resources, right? It is income over one's lifetime and expenses incurred. It is a reflection of family circumstances. It can be luck. But it also reflects obstacles in labor and financial markets.

And so the Black–White wealth gap in particular can be attributed to a history of discriminatory policies such as redlining. And, importantly, this legacy continues to replicate itself generation to generation as those without accumulated wealth cannot pass it on to their children.

The second part of why I believe it is important is that these differences are consequential, so wealth is protective and is important for well-being. So increased wealth has been associated with better health outcomes and better financial resilience. And during this pandemic, what we have seen is that those with greater wealth have more resources to fall upon when the economy slowed. So it provides a kind of self-insurance against economic adversity. It also provides access to housing in safe neighborhoods with good schools, which confers additional advantages on those who can afford such opportunities.

And so closing the wealth gap is not about trying to literally take away, but it is try to ensure that everybody can participate in this economy.

Senator WARREN. Well, that is powerfully important. Thank you. And, you know, one big contributor to the wealth gap is student loan debt. Black and Latinx students borrow more money to go to

college, and they have a harder time paying it off. If the President canceled up to $50,000 in student loan debt, as Leader Schumer and I have called for, it would close the racial wealth gap among people with student loan debt by about 25 points. Canceling $50,000 in Federal student loan debt is the single biggest thing the Administration could do on its own to narrow the racial wealth gap. So I hope we will get a chance to work together to make this happen.

I want to turn to another piece of the racial wealth gap, and that is home ownership. Owning a home is the number one way that middle-class families build wealth. But here is the ugly truth: The racial home ownership gap is now wider than it was when Congress outlawed housing discrimination back in the mid-1960s, and this difference can be traced directly to decades of racist Federal policies, including redlining that denied Black families the same path to home ownership that was available to White families. Since the Government created this problem, it seems only right that the Government should help fix it.

So, Congresswoman Fudge, you have spent your career working to improve the lives of people in communities of color. If the Federal Government provided help with downpayment for families living in formerly redlined neighborhoods, would that make a difference in narrowing the racial home ownership gap and the racial wealth gap?

Ms. FUDGE. Thank you very much, Senator. It would make a huge difference because that is the biggest impediment to home ownership for communities of color, is the downpayment. We meet all of the other qualifications, and so it is like us being in a race with people who have already had a head start, because we do not have a mother or father to give us a downpayment. We do not have the wherewithal, the same kind of income, the same kind of access. And so it is like we are starting out of the box with somebody who was out ahead of us by 100 yards.

Downpayment assistance is a major, major impediment, and if we can fix that, you would see a tremendous growth, because no matter what they say, home ownership amongst Blacks right now is the same as it was in 1968.

Senator WARREN. Thank you, Congresswoman. Very powerful on this. We need to take action before the pandemic widens the home ownership gap even more.

It is time for an all-hands-on-deck approach to tackling the shameful racial disparities in our economy. Providing downpayment assistance is one powerful way to do that. Administratively canceling billions of dollars of student loan debt is another. I know you both care deeply about these issues, and I am looking forward to working with you in your new roles.

Ms. FUDGE. Thank you.

Senator TOOMEY. Thank you, Senator Warren.

Senator Schatz.

Senator SCHATZ. Thank you, Mr. Chairman. Thank you, Ranking Member. Thank you to our nominees.

I want to start with Congresswoman Fudge. We had a great conversation the other day, and I wanted to follow up on something I feel very passionately about. A straight line can be drawn from

the racist local, State, and Federal segregation policies of the past to our zoning codes today. And so in addition to recommitting to fair housing enforcement, what should HUD do to encourage communities to abandon exclusionary zoning and implement policies that build accessible, equitable, and affordable housing?

Ms. FUDGE. Thank you, Senator, and I did very much enjoy our conversation. We have to get rid of this notion of "not in my back yard." We are going to have to find ways for two reasons. One is housing has increased by 10 percent or more a year, and the average person that we are talking about that HUD serves are people who are not—their incomes are not rising at that level. So we are going to have to find some incentives for home builders, especially those that build multifamily housing, to assist us in these communities to change the zoning laws. I mean, some of these are very, very discriminatory, and I think that there are some legal options. But I also think we need to convince them that it is to their advantage economically, it is to their advantage to make sure that their communities know that it is important to them to get people off the street and to house people properly in safe, affordable neighborhoods.

So I think it is a tough issue. Being a mayor, I understand it. But it is an educational issue, and we need to make sure that we educate them on what they are doing to their communities.

Senator SCHATZ. Well, thank you for that, and I am looking forward to working with you on this. I would just add that part of this is the politics of cities and towns, and people who otherwise consider themselves rather progressive get rather regressive and are not reminded by people such as you and many of the people on the Banking Committee and in the Congress that exclusionary zoning, restrictive covenants, all of that is the great-grandson of Jim Crow. And we need to remember that legacy even as all these progressives were fighting for progressive causes except for housing next to their block. And that is something that we have to wrap our minds around not just from a policy perspective but from a community and communications perspective. And I am hoping that we can work together on that.

Ms. FUDGE. If I am confirmed, I will be talking with you about it all the time, Senator.

Senator SCHATZ. Great. Last Congress, I introduced a CDBG–DR reform bill that would permanently authorize the program and get funding to communities faster, to help communities develop housing-focused community resilience plans. Do you support the permanent authorization of CDBG–DR?

Ms. FUDGE. Yes, very, very much, and I will be happy, if confirmed, to work with you on it. That is the only way we can get it out without jumping through a million hoops.

Senator SCHATZ. Thank you very much. Hawaii has one of the worst housing shortages in the United States. We have San Francisco–New York prices and Midwestern salaries. And so do I have your commitment to work generally speaking on the housing shortage in Hawaii and specifically on the Native Hawaiian housing challenge and the Native Hawaiian housing block grant?

Ms. FUDGE. Very much. I am looking forward to working with you.

Senator SCHATZ. OK. Dr. Rouse, there is a real sort of shift in thinking around the economics of climate action, and I think that this thinking is happening in academia. It is certainly happening in markets, as we see, and it is happening in the Congress. And I am wondering how you see your role in developing the data sets that sort of flesh out the case that climate action is not just not in conflict with an economic strategy but it is, in fact, our economic energy. And I am wondering how you are going to develop the data sets to clarify that so we do not have to have this sort of 1970's argument about whether we are going to protect the environment or develop the economy?

Ms. ROUSE. Senator, I can assure you that addressing our climate challenge is front and center of the Administration's agenda and of the CEA. First and foremost, we will have an economist, one of our members, and we are hiring another economist, should I be confirmed at least, that will focus on climate. And understanding the true costs of climate inaction, understanding the benefits of addressing climate and how we can do so efficiently are key to what I would like to accomplish at the CEA, should I be confirmed.

Senator SCHATZ. Thank you.

Senator TOOMEY. Thank you, Senator Schatz.

Senator Cortez Masto.

Senator CORTEZ MASTO. Thank you. Congratulations on the nominations, both to you, Congresswoman Fudge, and Dr. Rouse.

Dr. Rouse, let me start with you, and I appreciate both of you having conversations with me. But, Dr. Rouse, let me start with you, and as you can imagine, it is surrounding the hospitality industry and tourism industry because Nevada has been so hard hit. Our resort operators support our whole community. But as you and I discussed, when people are unwilling to travel during a pandemic, it has a devastating impact on our economy, both on the businesses and the workers that directly and indirectly support it.

Let me just throw out some numbers here because I think it is important for us to understand. Before the pandemic, the travel and tourism industry was one of the largest sectors of the economy. In 2019, travel generated $1.1 trillion in spending and supported 15.8 million American jobs. But we know because of the COVID pandemic it has devastated this industry, and according to Oxford Economics, the U.S. lost $510 billion in travel spending and 4.5 million travel jobs in 2020.

So my question to you is: Do you think that the industry, the hospitality, the travel/leisure industry is one area where Congress and the Administration should focus when crafting a stimulus bill?

Ms. ROUSE. Senator, I appreciated our conversation, and I share your concern about the travel and leisure industries. We know from the most recent job report that that is an area where we are seeing our most significant job losses and where we have been hardest hit by this pandemic. And as I have said before, getting through this pandemic as safely as possible, where we are helping individuals, helping the businesses that are viable get to the other side so that they can participate in the growth is very important. And I believe we should be targeting our assistance at those hardest-hit areas. I believe the President shares that priority.

I would say that in the rescue plan there is additional aid for businesses, but I would look forward to talking with you and understanding what from your perspective and your constituents' perspective would be the most effective ways to ensure that we get the assistance to those businesses and those sectors that are the most heavily impacted by the pandemic.

Senator CORTEZ MASTO. Thank you, Dr. Rouse, because I do look forward to working with you. Senator Cramer and I both introduced this bipartisan bill, the Hospitality and Commerce Job Recovery Act, and we have ideas after working with our industry locally and nationally about what can be done. That includes tax credits to be effective tools to incentivize spending and help certain sectors recover from an economic crisis. So I look forward to talking with you on that subject. Thank you.

Congresswoman Fudge, let me associate myself with some of the comments that Senator Scott brought forward with respect to manufactured housing. He and I both cochaired a bill, the Manufactured Housing Modernization Act. It was passed into law. It was passed into law a year ago and to my understanding has still not been implemented by HUD. As a result of that, he and I sent a letter to then-Secretary Carson February 4th asking for the quick implementation of the new law, and really what it does is it issues guidance for the inclusion of manufactured housing in States and local governments' consolidated plan. So I would look forward to working with you on the implementation of that particular law, but I only have so much. Let me talk about one other area that we all have been addressing, which is the affordable housing crisis.

In Nevada and across the country, it is so prevalent. One area, though, is youth homelessness. Nevada is third in the Nation for the total number of unaccompanied youth experiencing homelessness, and the highest rate of unsheltered, unaccompanied homeless youth. And I know this is an area that is important for you as well. What ideas do you have to work with other agencies to reduce youth homelessness? And what can HUD be doing as well?

Ms. FUDGE. Thank you very much, Senator, and I did enjoy our conversation. Thank you.

Certainly if I am confirmed, one of the things that we need to address right away is youth who are aging out of the foster care system. As soon as they age out, they have no place to go. So HUD has to start to put in place programs to allow them to stay in public housing at least until we can get them on their feet. But right now it is a very difficult situation with the numbers of young people who are, as you say, unattended, but the majority of them are foster children. So we need a program for foster youth, and that is something that I would be happy to work with you on, should I be confirmed.

Senator CORTEZ MASTO. I look forward to it. Thank you again.

Senator TOOMEY. Thank you, Senator Cortez Masto.

Senator Smith.

Senator SMITH. Well, thank you so much, Chair Toomey and Chair-to-be Brown. And welcome to our nominees. You both bring such distinguished records and, I know, a true spirit of public service. So I am really grateful for the conversations that I was able

to have with both of you over the last couple of weeks, and I very much look forward to supporting you.

We are in the midst of the worst public health crisis and economic crisis together colliding in our country that we have, in my knowledge, ever lived through. But I really appreciate how both of you are talking about how we need to navigate through this crisis, but also focus on how we can expand on the ingenuity and the innovation and the amazing work of American workers to be able to build our economy forward.

Dr. Rouse, I want to start with you. I really appreciated our conversation and your thoughtfulness and your reasonableness, and I appreciate especially how you talk about following the data, not just the averages but the entire scope of data that will help us understand how people are doing at the extremes of our economy as well as how people on the average are doing. And this gets to a question that Senator Warren was raising that I think is so important. It is the cost of inequality to our economy. And Elizabeth touched on this with regard to home ownership, but I want to ask you about the challenges to our economy because of lack of access to capital for communities of color, Black, Brown, and indigenous communities, and especially the role that CDFIs and Native CDFIs can play in expanding access to capital, the impact that could have on inequality and getting our economy really moving again.

Ms. ROUSE. Thank you, Senator. You are raising a very important issue. As we think about having a shared recovery and ensuring that it is not just the average that does well but everywhere, and the diversity, it is not—I want to just emphasize the geographic diversity and what happens in our rural areas in particular and for our hardest-hit areas is an important part of that mosaic.

We know that stimulating economic activity is the best way to generate employment for rural areas and, therefore, economic security and livelihood, and to ensure that the young people want to stay in those areas—not that people have to be forced to stay where they do not want to stay, but that they have an incentive to stay and not to flee to urban areas in order to find a job.

So if we want to bring back vibrancy to all of the areas of the U.S., we have to ensure that the businesses and the smaller businesses have access to capital so they can get started; and, importantly, during a downturn such as this, that they have access to capital so they can thrive during economic activity and a bridge to make sure that they ensure and they survive to the other side. So I believe this is an important part of our strategy.

Senator SMITH. I appreciate that. And when you and I met, we talked about what this could look like in Indian country and the United States, and I want to reextend my invitation to have you come to Minnesota, either virtually or in person, so that we can have some conversations about what that would mean in terms of access to capital and economic development in tribal lands.

Let me turn to Representative Fudge just to carry on this theme. I so appreciate you and your leadership, and I also just want to note that as a mayor, I think that mayors—I know a little bit about mayors. No problem is too big or too small for a mayor to focus on, and, also, most problems, when you are a mayor, are not Republican or Democratic problems. They are problems about

whether people's lives work or not. I believe that you will bring that same spirit to housing and urban development, so I want to thank you.

I want to ask a follow-up specifically on the conversation that you and I also had about the shortage of housing on tribal lands. I would ask if you could just comment briefly on NAHASDA, which is the most important housing program for Indian country and what role you see that can play in addressing the housing shortage in tribal communities.

Ms. FUDGE. Well, thank you very, very much, and thank you for taking the time to speak with me. NAHASDA is something that was brought up to me by most of the Native American stakeholders that I have already spoken with. It is something that I have guaranteed them that I am going to look into as quickly as possible. And if I am confirmed, as soon as I can get in the office and talk to the staff and figure out what is going on with it, I promise that I will get back with you as well as I promised them that I would get back with them, and I intend to do just that.

Senator SMITH. Thank you very much.

And, Mr. Chairman, I have a question for the record which I will submit for Representative Fudge about the importance of maintenance and safety needs in public housing. This relates to the tragic event in Minnesota with a terrible fire and the lack of sprinkler systems. You can get back to me on that, Representative Fudge.

Ms. FUDGE. Thank you.

Senator TOOMEY. Thank you, Senator Smith.

It is my understanding that Senator Van Hollen may be attempting to log on, but he has not been able to do so yet.

Senator Brown, if you had a closing comment you wanted to make, maybe you could make that statement now, and we could give a little bit more time for Senator Van Hollen to join us in case he is able to do so.

Senator BROWN. I would. Thank you, Mr. Chairman, and thank you again to my friend Congresswoman Fudge, and, Dr. Rouse, thank you.

Let me say in response to the questions from a number of my colleagues that it is pretty tough—to Congresswoman Fudge, it is pretty tough to take a lecture on political speech from Members of a party whose leader just 3 weeks ago literally incited a violent insurrection with his words. The real rhetoric we should be worried about are the lies and the conspiracy theories that do more than hurt feelings. They incite violence, they undermine our democracy.

I know Senator Toomey at least has pushed back against the former President's dangerous lies about our election. I appreciate his candor and his courage. I wish others of our colleagues on this Committee and in the Senate would show the same kind of courage.

Thanks to Congresswoman Fudge, thanks to Dean Rouse, Dr. Rouse, for your thoughtful answers. I am excited to work with you. This hearing today made me even more excited about assuming the chairmanship of this Committee. I appreciated Congresswoman Fudge's comments that these are extraordinary times that require extraordinary action. What you two will do in the next several years, I would assume, will be the most important things you have

ever done in your lives. I consider my job to be that in the few years ahead. Your service to our country is both admirable and absolutely crucial.

So thank you, Chairman Toomey, and thanks to our two witnesses.

Senator TOOMEY. Thank you, Senator Brown. Let me just briefly observe I appreciate the conversation today. I am grateful to the two witnesses for their willingness to serve our country. I will say I think I heard bipartisan discussion about the fact that we are in a different place in our economy today than we were back in March, and today we have got people who are certainly suffering from very terrible circumstances. But it is a much more targeted group of folks than the sort of universal catastrophe we faced in March, and so I hope that as we develop further responses, it will reflect that reality.

So this concludes the question-and-answer portion of today's hearing. Prior to adjourning, I do have some final housekeeping announcements. Before I do that, again, let me thank both of our witnesses, our nominees, for your testimony and for your willingness to serve.

For Senators, all follow-on questions for the record must be submitted by 5 p.m. Saturday, January 30th. That is 5 p.m. Saturday, January 30th. And for our witnesses, I do ask you to respond to written questions that you receive by noon Monday, February 1st. I know that is a very tight timeframe, but your prompt responses will facilitate this Committee quickly processing your nominations.

With that, this hearing is adjourned.

[Whereupon, at 12:12 p.m., the hearing was adjourned.]

[Prepared statements, biographical sketches of nominees, responses to written questions, and additional material supplied for the record follow:]

PREPARED STATEMENT OF SENATOR SHERROD BROWN

Today we consider the nominations of two distinguished public servants, my Congresswoman—Marcia Fudge to lead the Department of Housing and Urban Development—and Dr. Cecilia Rouse to lead the Council of Economic Advisors.

Most of us have met with them. We are impressed with their knowledge, their commitment, and their passion to serve, especially during the current public health and economic crisis. Thank you, Congresswoman Fudge and Dr. Rouse.

Our economy is at a crossroads. COVID–19 infections are up, new unemployment claims continue to rise, and millions of families are behind on their bills—on rent, on utilities, on mortgage payments.

We face a choice: Will we finally marshal all of our country's vast resources and talent to meet this moment? Will we help all the families that desperately need it, help our struggling small businesses survive, and get Americans vaccinated and back to school and back to work and back to seeing their grandparents and grandchildren?

Or, will we sit back and watch as millions of families face the threat of eviction, as people drain meager savings account or head to payday lenders, as job losses become permanent, and racial and economic inequality get worse?

President Biden nominated Congresswoman Fudge and Dr. Rouse to positions that will be essential to determining which path we take, during this pandemic and in the years ahead.

And I can think of no one better to lead us out of this pandemic and into the future than the two women before us today.

After a year when Black Americans have endured so many painful reminders of the yawning gap between the promise of our founding ideals, and our failure to make that promise real for everyone, two Black women will take leading roles in our economic recovery.

This matters on so many levels. It's important for our future that little girls, including Black and brown girls, see themselves in our leaders, from the Vice President to our economic leaders.

And it matters because of the perspectives and the life experiences these two women—these two Black women—bring to these jobs.

They both have ties to Ohio—one a daughter of Cleveland, of the industrial Midwest, and the other with roots deep into the Mahoning Valley and Youngstown.

And Congresswoman Fudge and Dr. Rouse bring a real understanding of the people who make this country work—all people—to these jobs.

If confirmed, Congresswoman Fudge will lead an agency that supports families and communities, provides housing and safety to people experiencing homelessness from this pandemic, and helps communities rebuild.

Today, HUD is grappling with a housing market where millions of families find it harder and harder to afford a decent home. The cost of housing is up, wages are flat, and so many workers have trouble making rent every month without crippling stress, or turning to predatory loans. And the dream of home ownership is increasingly out of reach.

None of this started with COVID–19. The affordable housing crisis is the product of decades of conscious policy decisions—by both Government and corporations. This pandemic has exposed what millions of families in this country already knew—that too many people are struggling to get by.

Before the U.S. had its first case of COVID–19, a quarter of all renters were already paying more than half their income for housing, and the Black home ownership rate was nearly as low as it was in 1968, when housing discrimination was legal.

HUD should play an essential role in fixing that—in expanding opportunity to every zip code, and allowing more families to have the peace of mind and the economic security of a safe home they can afford.

Congresswoman Fudge will work to help protect our kids from lead poisoning, to restore the promise of fair housing, and to give communities the help and resources they need to thrive.

All of this is a tall order, but it is one I know she is poised to meet. And she brings to the job the unique and critical experience of serving as mayor for the kind of community that is either overlooked, or outright preyed upon, by Wall Street and big investors.

We cannot write off entire swaths of the country—whether it's a coal town or an historic industrial city, whether it's farm country or an urban neighborhood. This champion of Cleveland understands that.

The Council of Economic Advisors will also play an integral role both in helping our economy recover and in building a better system out of this pandemic. And Dr.

Rouse is exactly who we need at the helm. If confirmed, she will help direct our Nation's economic policy to put Americans back to work, at better jobs with higher wages.

Millions of people are still out of work, and those job losses have disproportionately fallen on low-wage workers, Black and brown workers, and women. At the same time, essential workers are risking their health to go to work, while corporations still refuse to pay them a living wage.

It's all part of the corporate business model that treats American workers as expendable, instead of as essential to our country's success. For decades, workers' wages have remained stagnant while CEO pay has skyrocketed. "Building Back Better" means taking on that system, and creating an economy with a growing, thriving middle class.

This won't be the first time Dr. Rouse has helped us weather a crisis—she served on the Council of Economic Advisors in 2009, during the Great Recession.

Dr. Rouse, has spent her career focusing on workers and ensuring that this economy works for everyone. Her expertise and leadership will guide this Administration and Congress in formulating the policies that can help revive our economy so that it works for all Americans.

And both she and Congresswoman Fudge will look at how we can protect families from climate change, while seizing opportunities to create new jobs, advance environmental justice, and grow new industries. Making our homes and communities more energy efficient isn't just necessary for our future—it's the kind of investment that will put people to work at jobs that can't be outsourced, and will spur new economic growth.

We know we face great challenges. These are extraordinary times that call for us to aim higher and think bigger, to deliver real results that make a difference in people's lives.

I look forward to hearing how each of you will help chart the course out of this pandemic and build a brighter future in the years ahead.

I have a number of letters of support that I would ask unanimous support to submit for the record.

PREPARED STATEMENT OF MARCIA L. FUDGE

TO BE SECRETARY, DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

JANUARY 28, 2021

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 COVID–19, 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 home ownership—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.

STATEMENT FOR COMPLETION BY PRESIDENTIAL NOMINEES

Name:

Fudge, Marcia Louise

Position to which nominated: Secretary – Housing and Urban Development

Date of nomination: December 10, 2020

Date of birth: 29 October 1952

Place of birth: Cleveland, Ohio

Marital Status: Not married

Full name of spouse: N/A

Name and ages of children: N/A

Education: Dates Degrees Dates of Institution attended received degrees

- Shaker Heights High School – 1967-1971
  - High School Diploma
- Ohio State University – 1971- 1975
  - Bachelor of Arts – Business
  - Minor – Comparative Literature
- Cleveland Marshall College of Law – 1981-1983
  - Juris Doctorate
  - Admitted to the Ohio Bar - 1983

Honors and awards: List below all scholarships, fellowships, honorary degrees, military medals, honorary society memberships and any other special recognitions for outstanding service or achievement.

- Honorary Degrees:
    - Cleveland State University
    - Central State University

Memberships: List below all memberships and offices held in professional, fraternal, business, scholarly, civic, charitable and other organizations.

- Delta Sigma Theta Sorority Incorporated
    - Member – 1972
    - National President – 1996-2000
- Ohio Bar Association - inactive member

Organization Office held (if any) Dates

- Delta Sigma Theta Sorority Incorporated
    - National President - 1996-2000

Employment record: List below all positions held since college, including the title or description of job, name of employment, location of work, and inclusive dates of employment.

- 1975: Lazarus Department Store
    - Retail Associate
- 1975 - 1976: Ohio State University: Administrative Services
    - Various Campus Jobs
- 1977-1979: McNeil Laboratories - Tylenol Brand
    - Sales Representatives
- 1979 -1982: Ohio Bell Telephone
    - Systems Developer
- 1982 - 1983: Cleveland Municipal Court
    - Clerk
- 1983-1984: Cuyahoga County Common Pleas Court

    - Clerk
- 1985-1990: Cuyahoga County Auditor's Office - Probate Division
    - Director of Personal Property Tax (1985-1988)
    - Director of Budget Commission (1989-1990)
- 1990-1999: Cuyahoga County Prosecutor's Office
    - Budget and Finance Director (1990-1999)
- 1999-2000: US House of Representative - Rep. Stephanie Tubbs-Jones
    - Chief of Staff
- 2000-2008: City of Warrensville Heights
    - Mayor
- 2008- Current: US House of Representatives
    - Member of Congress - Ohio's 11th Congressional District

Government experience: List any experience in or direct association with Federal, State, or local governments, including any advisory, consultative, honorary or other part time service or positions.

- Cuyahoga County Auditor's Office
- Cuyahoga County Prosecutor's Office
- Mayor - City of Warrensville Heights
- US House of Representatives

Published Writings: List the titles, publishers and dates of books, articles, reports or other published materials you have written.

List of publications in separate document

Political Affiliations and activities: List memberships and offices held in and services rendered to all political parties or election committees during the last 10 years.

- Democratic Party

Political Contributions: Itemize all political contributions of $500 or more to any individual, campaign organization, political party, political action committee or similar entity during the last eight years and identify specific amounts, dates, and names of recipients.

Contributions in separate document

Qualifications: State fully your qualifications to serve in the position to which you have been named.

I have served at the local and Federal levels of government, representing communities with high poverty rates and working with a large public housing authority that administered housing choice vouchers. As Mayor of Warrensville, OH-- a city where apartments make up 40% of the housing stock and a large portion of those units use Section 8-- I had regular contact with the Department of Housing and Urban Development (HUD). I also oversaw the development of affordable homes, assisted in making housing more affordable, and increased the availability of affordable housing, particularly to senior citizens. Throughout my career in public service, I have worked with a vast network of stakeholders, listening to and respecting their views in my work. I am a true leader for all people and am trusted by and have the confidence of the people I represent.

Future employment relationships:

1. Indicate whether you will sever all connections with your present employer, business firm, association or organization if you are confirmed by the Senate.

Yes.

2. As far as can be foreseen, state whether you have any plans after completing government service to resume employment, affiliation or practice with your previous employer, business firm, association or organization.

No.

3. Has anybody made you a commitment to a job after you leave government?

No.

4. Do you expect to serve the full term for which you have been appointed?

Yes.

Potential conflicts of interest:

1. Describe any financial arrangements or deferred compensation agreements or other continuing dealings with business associates, clients or customers who will be affected by policies which you will influence in the position to which you have been nominated.

NO SUCH ARRANGEMENTS OR AGREEMENTS

2. List any investments, obligations, liabilities, or other relationships which might involve potential conflicts of interest with the position to which you have been nominated.

NO SUCH INVESTMENTS, OBLIGATIONS, LIABILITIES OR OTHER RELATIONSHIPS.

3. Describe any business relationship, dealing or financial transaction (other than taxpaying) which you have had during the last 10 years with the Federal Government, whether for yourself, on behalf of a client, or acting as an agent, that might in anyway constitute or result in a possible conflict of interest with the position to which you have been nominated.

NO SUCH RELATIONSHIPS, DEALINGS OR TRANSACTIONS.

4. List any lobbying activity during the past ten years in which you have engaged in for the purpose of directly or indirectly influencing the passage, defeat or modification of any legislation at the national level of government or affecting the administration and execution of national law or public policy.

NO LOBBYING ACTIVITY

5. Explain how you will resolve any conflict of interest that may be disclosed by your responses to the items above.

N/A

Civil, criminal and investigatory actions:

1. Give the full details of any civil or criminal proceeding in which you were a defendant or any inquiry or investigation by a Federal, State, or local agency in which you were the subject of the inquiry or investigation.

N/A

2. Give the full details of any proceeding, inquiry or investigation by any professional association including any bar association in which you were the subject of the proceeding, inquiry or investigation.

N/A

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"Congress must ensure every eligible American can access the ballot box," The Hill, December 23, 2019
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Award Name/Organization	Awarding Organization	Year
School Nutrition Association of Ohio	School Nutrition Association of Ohio	3/3/2015
Friend of CACFP award	National CACFP Association	2015
Champion for Children	First Focus Campaign for Children	2010
Trailblazer award	The Women's Information Network	2/3/2015
Women of Power Award	National Urban League	2012
Bill Emerson and Mickey Leland	Hunger and Leadership Award	2015
Pillar on the Hill	The Links Incorporated	2017
Federal Public Service Award	NACWA (National Association of Clean Water Agencies)	2018
Champion of Sustainability Award	National Sustainable Agriculture Coalition	2019
Women Leading Through Service	Lawyers Committee for Civil Rights Under Law	2016
Mary Eliza Mahoney Award	National Minority Quality Forum & CBC Health Braintrust	2011
Partnership Award	Joint Center for Political and Economic Studies	2013
Bright Beginnings Champion for Children	Bright Beginnings	2014
Golden Triangle Award	National Farmers Union	2012
Black Diamonds African American Community Award	National Confrence of Black Mayors	2012
Barbra Jordan Phoenix Award		
Distinguished Elected Official Award	Cuyahoga County Office of Reentry	2017
Honoring the Past, Inspiring the Future	Jack, Joseph and Morton Mandel Humanities Center	2017
"Thank you for all that you do"	ATU Local 268	2018
Lifetime Woman of Achievement Asward- Eliminating racism, empowering women	YWCA of Greater Cleveland	2018
In appreciation of your support to the Greater Cleveland Junior Golf Scholarship Fund- 112th Annual Adult Golf Outing	Greater Cleveland Junior Golf Scholarship Fund, Inc.	2018
95th Anniversary Celebration- "Champion of the Voting Rights of Every American and the Childhood Nutrition/SNAP Program. Living up to her promise to "do the people's work".	The Aldersgate United Methodist Church	2019
Dr. Martin Luther King, Jr. Community Service Award	The Cleveland Orchestra in partnership with the City of Cleveland	2020

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MF Individual Contributions

Recipient	Date	Amount
ARBALLO FOR CONGRESS	10/26/20	$ 500.00
COMMITTEE TO ELECT PAM KEITH	10/20/20	$ 2,000.00

Promise PAC

Recipient	Date	Amount
ALYSE FOR ALASKA	10/23/20	$ 1,000.00
KATE FOR CONGRESS	10/23/20	$ 1,000.00
PETERS FOR MICHIGAN	10/23/20	$ 2,000.00
CANDACE FOR 24	10/20/20	$ 1,000.00
MOE BROWN FOR CONGRESS	10/8/20	$ 2,000.00
CITIZENS FOR WATERS	10/7/20	$ 1,000.00
SANFORD BISHOP FOR CONGRESS	9/23/20	$ 2,000.00
TIM RYAN FOR CONGRESS	9/23/20	$ 2,000.00
PETERSON FOR CONGRESS	9/23/20	$ 2,500.00
JOYCE ELLIOTT FOR CONGRESS	8/31/20	$ 2,000.00
ALAINA SHEARER FOR CONGRESS	8/24/20	$ 1,000.00
LAUREN UNDERWOOD FOR CONGRESS	8/20/20	$ 1,000.00
CLEAVER FOR CONGRESS	7/24/20	$ 2,000.00
SCHOLTEN FOR CONGRESS	7/21/20	$ 1,000.00
AL LAWSON FOR CONGRESS	7/20/20	$ 2,000.00
STRICKLAND FOR WASHINGTON	7/11/20	$ 2,000.00
DONALD M PAYNE JR FOR CONGRESS	7/3/20	$ 2,800.00
CINDY AXNE FOR CONGRESS	7/2/20	$ 1,000.00
SUSAN WILD FOR CONGRESS	7/2/20	$ 1,000.00
FRIENDS OF DESIREE TIMS	6/29/20	$ 1,000.00
DR. CAMERON WEBB FOR CONGRESS	6/29/20	$ 2,000.00
CANDACE FOR 24	5/18/20	$ 1,000.00
DR. CAMERON WEBB FOR CONGRESS	5/18/20	$ 1,000.00
KWEISI MFUME FOR CONGRESS	5/18/20	$ 1,000.00
PEOPLE FOR BEN	5/18/20	$ 1,000.00
PETERS FOR MICHIGAN	5/18/20	$ 1,000.00
CORY BOOKER FOR SENATE	5/18/20	$ 2,000.00
ROYCE WEST FOR U.S. SENATE	5/18/20	$ 2,000.00
BETH DOGLIO FOR CONGRESS	5/12/20	$ 500.00
MARIE NEWMAN FOR CONGRESS	5/12/20	$ 500.00
MONDAIRE FOR CONGRESS	5/12/20	$ 500.00
TERESA FOR ALL	5/12/20	$ 500.00
MELISSA FOR CONGRESS	5/12/20	$ 1,000.00
CLAY JR. FOR CONGRESS	5/12/20	$ 2,000.00
COLIN ALLRED FOR CONGRESS	5/8/20	$ 1,000.00
FRIENDS OF JAHANA HAYES	5/8/20	$ 1,000.00
FRIENDS OF LUCY MCBATH INC.	5/8/20	$ 1,000.00
JACKIE GORDON FOR CONGRESS	5/8/20	$ 1,000.00
JAIME HARRISON FOR US SENATE	5/8/20	$ 1,000.00
KATE FOR CONGRESS	5/8/20	$ 1,000.00

LAUREN UNDERWOOD FOR CONGRESS	5/8/20	$ 1,000.00
NEVADANS FOR STEVEN HORSFORD	5/8/20	$ 1,000.00
WARNOCK FOR GEORGIA	5/8/20	$ 1,000.00
HASTINGS FOR CONGRESS	5/1/20	$ 2,000.00
RUBANDO FOR CONGRESS	4/28/20	$ 1,000.00
CYNTHIA WALLACE FOR CONGRESS	3/10/20	$ 1,000.00
PATRICIA TIMMONS-GOODSON FOR CONGRESS	3/10/20	$ 1,000.00
JAIME HARRISON FOR US SENATE	2/27/20	$ 1,000.00
FRIENDS FOR THORNTON	2/12/20	$ 1,000.00
FRIENDS OF DESIREE TIMS	2/12/20	$ 1,000.00
MELISSA FOR CONGRESS	2/3/20	$ 1,000.00
BEATTY FOR CONGRESS	11/15/19	$ 1,000.00
CINDY AXNE FOR CONGRESS	11/15/19	$ 1,000.00
JACKIE GORDON FOR CONGRESS	11/15/19	$ 1,000.00
SUSIE LEE FOR CONGRESS	11/15/19	$ 1,000.00
CLARKE FOR CONGRESS	10/24/19	$ 2,000.00
SANFORD BISHOP FOR CONGRESS	7/23/19	$ 1,000.00
WENDY DAVIS FOR CONGRESS	7/23/19	$ 1,000.00
DR KIM SCHRIER FOR CONGRESS	6/24/19	$ 1,000.00
MAX ROSE FOR CONGRESS	6/21/19	$ 1,000.00
FRIENDS OF JAHANA HAYES	6/20/19	$ 1,000.00
PEOPLE FOR BEN	6/20/19	$ 1,000.00
SUSAN WILD FOR CONGRESS	6/20/19	$ 1,000.00
CORY 2020	5/6/19	$ 2,000.00
KAMALA HARRIS FOR THE PEOPLE	5/6/19	$ 2,000.00
TIM RYAN FOR AMERICA	5/6/19	$ 2,000.00
COLIN ALLRED FOR CONGRESS	3/11/19	$ 1,000.00
NEVADANS FOR STEVEN HORSFORD	3/11/19	$ 1,000.00
MCDANIEL FOR SC HOUSE	3/11/19	$ 1,000.00
MIKE ESPY FOR SENATE CAMPAIGN COMMITTEE	11/21/18	$ 2,000.00
CAROLYN FOR CONGRESS	10/30/18	$ 1,000.00
ELISSA SLOTKIN FOR CONGRESS	10/30/18	$ 1,000.00
BETSY RADER FOR CONGRESS	10/24/18	$ 1,000.00
COLIN ALLRED FOR CONGRESS	10/24/18	$ 2,000.00
ADAM SMITH FOR CONGRESS COMMITTEE	10/9/18	$ 1,000.00
ANDREW GILLUM FOR GOVERNOR	10/9/18	$ 2,000.00
STACEY ABRAMS FOR GOVERNOR	10/9/18	$ 2,000.00
KEN HARBAUGH FOR CONGRESS	9/25/18	$ 1,000.00
SUSAN MORAN PALMER FOR CONGRESS	9/20/18	$ 1,000.00
ANGIE CRAIG FOR CONGRESS	9/19/18	$ 1,000.00
BETSY DIRKSEN LONDRIGAN FOR CONGRESS	9/19/18	$ 1,000.00
CINDY AXNE FOR CONGRESS	9/19/18	$ 1,000.00
FRIENDS OF JAHANA HAYES	9/19/18	$ 1,000.00

KATIE HILL FOR CONGRESS	9/19/18	$ 1,000.00
SUSIE LEE FOR CONGRESS	9/19/18	$ 1,000.00
CORDRAY/SUTTON COMMITTEE	9/5/18	$ 1,000.00
KATHLEEN CLYDE COMMITTEE	9/5/18	$ 1,000.00
STEVE DETTELBACH FOR ATTORNEY GENERAL	9/5/18	$ 1,000.00
STEWART FOR OHIO SUPREME COURT	9/5/18	$ 2,000.00
FRIENDS OF LUCY MCBATH INC.	8/29/18	$ 1,000.00
LINDA COLEMAN FOR CONGRESS	8/29/18	$ 1,500.00
D.D. ADAMS FOR CONGRESS	8/29/18	$ 2,000.00
SUPREME 4 THE PEOPLE	8/1/18	$ 500.00
ZACK SPACE FOR OHIO	8/1/18	$ 1,000.00
ROB FOR OHIO	7/11/18	$ 2,000.00
AL LAWSON FOR CONGRESS	6/26/18	$ 1,000.00
FRIENDS OF LUCY MCBATH INC.	6/13/18	$ 1,000.00
THERESA GASPER FOR CONGRESS	6/13/18	$ 1,000.00
AFTAB FOR OHIO	6/8/18	$ 1,000.00
DEB HAALAND FOR CONGRESS	6/8/18	$ 1,000.00
FRIENDS OF JAHANA HAYES	6/8/18	$ 1,000.00
STEPHANY ROSE FOR CONGRESS	6/8/18	$ 1,000.00
CITIZENS FOR WATERS	5/16/18	$ 1,000.00
HASTINGS FOR CONGRESS	5/16/18	$ 2,000.00
NEVADANS FOR STEVEN HORSFORD	3/28/18	$ 1,000.00
ANDREA NELSON MOORE FOR JUDGE	3/22/18	$ 600.00
COMMITTEE TO ELECT DEBORAH M TURNER JUDGE	3/22/18	$ 600.00
AJA BROWN FOR CONGRESS	3/22/18	$ 1,000.00
ARCHIE PARNELL FOR CONGRESS	3/22/18	$ 1,000.00
LAUREN UNDERWOOD FOR CONGRESS	3/22/18	$ 1,000.00
VIRGIN ISLANDS FOR PLASKETT	12/20/17	$ 1,000.00
CONOR LAMB FOR CONGRESS	12/18/17	$ 1,000.00
SINEMA FOR ARIZONA	12/6/17	$ 1,000.00
DOUG JONES FOR SENATE COMMITTEE	11/9/17	$ 1,000.00
STACEY ABRAMS FOR GOVERNOR	10/31/17	$ 500.00
JOE NEGUSE FOR CONGRESS	9/13/17	$ 1,000.00
SANFORD BISHOP FOR CONGRESS	7/31/17	$ 1,000.00
LISA BLUNT ROCHESTER FOR CONGRESS	6/29/17	$ 1,000.00
ROBIN KELLY FOR CONGRESS	4/28/17	$ 1,500.00
NEW MEXICANS FOR MICHELLE	3/23/17	$ 1,000.00
BARBARA LEE FOR CONGRESS	11/17/16	$ 1,000.00
TERRI BONOFF FOR CONGRESS	11/1/16	$ 1,000.00
PRAMILA FOR CONGRESS	10/20/16	$ 1,000.00
KAMALA HARRIS FOR SENATE	9/27/16	$ 1,500.00
STRICKLAND FOR SENATE	9/26/16	$ 1,000.00
DONALD M PAYNE JR FOR CONGRESS	9/22/16	$ 1,000.00

FRIENDS OF CORRINE BROWN	8/22/16	$ 2,000.00
FREDERICA S. WILSON FOR CONGRESS	7/14/16	$ 1,000.00
SANFORD BISHOP FOR CONGRESS	6/16/16	$ 1,000.00
STRICKLAND FOR SENATE	4/15/16	$ 500.00
WRIGHT 2016	4/15/16	$ 500.00
DONNA EDWARDS FOR SENATE	4/14/16	$ 1,700.00
GREGORY FOR CONGRESS	4/13/16	$ 1,000.00
CITIZENS FOR RUSH	3/3/16	$ 1,000.00
FRIENDS FOR GREGORY MEEKS	3/3/16	$ 1,000.00
CLEAVER FOR CONGRESS	3/3/16	$ 2,000.00
CORRINE BROWN LEGAL EXPENSE TRUST	1/22/16	$ 1,000.00
DONNA EDWARDS FOR SENATE	1/8/16	$ 1,000.00
LISA BLUNT ROCHESTER FOR CONGRESS	1/8/16	$ 1,000.00
NAPOLITANO FOR CONGRESS	1/8/16	$ 1,000.00
CORRINE BROWN LEGAL EXPENSE TRUST	1/8/16	$ 1,500.00
VAL DEMINGS FOR CONGRESS	12/3/15	$ 2,500.00
SCHNEIDER FOR CONGRESS	11/19/15	$ 1,000.00
BONNIE WATSON COLEMAN FOR CONGRESS	9/29/15	$ 2,000.00
FRIENDS OF CORRINE BROWN	9/29/15	$ 2,000.00
DONALD M PAYNE JR FOR CONGRESS	9/21/15	$ 2,000.00
ALMA ADAMS FOR CONGRESS	9/12/15	$ 1,000.00
EDDIE BERNICE JOHNSON FOR CONGRESS	6/2/15	$ 1,500.00
COMMITTEE TO ELECT MEREDA DAVIS JOHNSON	5/22/15	$ 500.00
ALMA ADAMS FOR CONGRESS	3/19/15	$ 1,000.00
FATTAH FOR CONGRESS	2/3/15	$ 1,000.00
RANGEL FOR CONGRESS	2/3/15	$ 2,000.00
FRIENDS OF MARY LANDRIEU, INC.	11/14/14	$ 2,000.00
AMI BERA FOR CONGRESS	10/24/14	$ 1,000.00
BRALEY FOR IOWA	10/24/14	$ 1,000.00
FRIENDS OF PETE GALLEGO	10/24/14	$ 1,000.00
GRAHAM FOR CONGRESS	10/24/14	$ 1,000.00
KEEP NICK RAHALL IN CONGRESS COMMITTEE	10/24/14	$ 1,000.00
NOLAN FOR CONGRESS VOLUNTEER COMMITTEE	10/24/14	$ 1,000.00
PETERSON FOR CONGRESS	10/24/14	$ 1,000.00
SCOTT PETERS FOR CONGRESS	10/24/14	$ 1,000.00
LOEBSACK FOR CONGRESS	10/23/14	$ 1,000.00
HORSFORD FOR CONGRESS	10/23/14	$ 2,000.00
ALMA ADAMS FOR CONGRESS	9/25/14	$ 1,000.00
JULIA BROWNLEY VICTORY FUND	9/24/14	$ 1,000.00
SCHNEIDER FOR CONGRESS	9/22/14	$ 500.00
BONNIE WATSON COLEMAN FOR CONGRESS	9/22/14	$ 1,000.00
BRENDA LAWRENCE FOR CONGRESS	9/22/14	$ 1,000.00
GLORIA BROMELL TINUBU FOR CONGRESS	9/22/14	$ 1,000.00

VIRGIN ISLANDERS FOR PLASKETT	9/22/14	$ 1,000.00
ENYART FOR CONGRESS	7/17/14	$ 1,000.00
MIKE HONDA FOR CONGRESS	7/17/14	$ 1,000.00
CLEAVER FOR CONGRESS	7/16/14	$ 2,000.00
CONYERS FOR CONGRESS	7/11/14	$ 2,000.00
MOORE FOR CONGRESS	7/11/14	$ 2,000.00
JENNIFER GARRISON FOR CONGRESS	7/8/14	$ 1,000.00
STEVE COHEN FOR CONGRESS	7/8/14	$ 1,000.00
CONYERS FOR CONGRESS	6/30/14	$ 2,000.00
BRENDA LAWRENCE FOR CONGRESS	6/26/14	$ 2,000.00
CAROL SHEA-PORTER FOR CONGRESS	6/26/14	$ 2,000.00
KUSTER FOR CONGRESS, INC.	6/26/14	$ 2,000.00
KYRSTEN SINEMA FOR CONGRESS	6/26/14	$ 2,000.00
COMMITTEE TO RE-ELECT HENRY HANK JOHNSON	4/30/14	$ 1,000.00
RANGEL FOR CONGRESS	4/9/14	$ 1,000.00
RANGEL FOR CONGRESS	4/8/14	$ 1,000.00
BONNIE WATSON COLEMAN FOR CONGRESS	4/8/14	$ 2,000.00
MARC VEASEY CONGRESSIONAL CAMPAIGN COMMITTEE	3/20/14	$ 1,000.00
SANFORD BISHOP FOR CONGRESS	11/18/13	$ 2,000.00

Fudge for Congress

Recipient	Date	Amount
DEMOCRATIC NATIONAL COMMITTEE	11/16/20	$ 1,000.00
TIPIRNENI, HIRAL VYAS	11/16/20	$ 1,000.00
KEITH, PAM	11/16/20	$ 2,000.00
NEAL-GRAVES, LISA	11/16/20	$ 2,000.00
BETTY SUTTON FOR JUDGE	10/12/20	$ 1,000.00
BETTY SUTTON FOR CONGRESS	10/7/20	$ 1,000.00
EMILIA SYKES CAMPAIGN	7/30/20	$ 500.00
SUPREME FOR ASSEMBLY	6/30/20	$ 500.00
DESIREE TIMS FOR CONGRESS	6/30/20	$ 1,000.00
FRIENDS TO ELECT ALICIA REESE	6/30/20	$ 1,000.00
REP CINDY AXNE	6/30/20	$ 1,000.00
SUSAN WILD FOR CONGRESS	6/30/20	$ 1,000.00
DR. CAMERON WEBB FOR CONGRESS	6/30/20	$ 2,000.00
CUYAHOGA COUNTY DEMOCRATIC PARTY	6/19/20	$ 5,000.00
THE COLLECTIVE PAC	6/13/20	$ 2,500.00
ACTBLUE FEDERAL CONDUIT ACCOUNT	6/4/20	$ 837.50
ACTBLUE FEDERAL CONDUIT ACCOUNT	6/4/20	$ 837.50
COMMITTEE TO ELECT EMANUELLA GROVE	6/4/20	$ 1,000.00
REP ALCEE HASTINGS FOR CONGRESS	5/16/20	$ 2,000.00
ACTBLUE FEDERAL CONDUIT ACCOUNT	3/25/20	$ 1,000.00
ACTBLUE FEDERAL CONDUIT ACCOUNT	3/25/20	$ 1,000.00
FRIENDS OF JEVIN HODGE	12/31/19	$ 1,000.00
SUMMIT COUNTY DEMOCRATIC PARTY EXECUTIVE CC	12/4/19	$ 500.00
SUMMIT COUNTY DEMOCRATIC PARTY	11/26/19	$ 500.00
CUYAHOGA COUNTY DEMOCRATIC PARTY	10/17/19	$ 10,000.00
FRIENDS OF SHONTEL BROWN	9/28/19	$ 500.00
11TH CONGRESSIONAL DISTRICT COMMUNITY CAUCL	9/8/19	$ 2,000.00
PARMA SOUTH WEST AREA COPE AFL-CIO	9/8/19	$ 160.00
SHIRLEY SMITH FOR MAYOR OF SOUTH EUCLID	8/5/19	$ 500.00
WE WIN WITH WELO	8/5/19	$ 500.00
ACTBLUE FEDERAL CONDUIT ACCOUNT	7/22/19	$ 2,000.00
COMMITTEE TO ELECT W MONA SCOTT FOR JUDGE	5/20/19	$ 500.00
FRIENDS OF TERRENCE UPCHURCH	5/20/19	$ 500.00
FRIENDS TO ELECT TERRENCE UPCHURCH	5/20/19	$ 500.00
CUYAHOGA DEMOCRATIC WOMENS CAUCUS	5/12/19	$ 800.00
SCPD PAC	4/10/19	$ 500.00
ACTBLUE FEDERAL CONDUIT ACCOUNT	11/26/18	$ 2,000.00
FRIENDS OF ARMOND BUDISH	10/17/18	$ 1,000.00
ACTBLUE FEDERAL CONDUIT ACCOUNT	9/19/18	$ 4,000.00
CLEVELAND STONEWALL DEMOCRATIC PAC	9/6/18	$ 500.00
DEMOCRATIC CONGRESSIONAL CAMPAIGN COMMITT	9/6/18	$ 50,000.00
SUMMIT COUNTY DEMOCRATIC PARTY	8/8/18	$ 500.00

STEWART FOR OHIO SUPREME COURT	5/29/18	$ 500.00
STEWART FOR OHIO SUPREME COURT	5/29/18	$ 500.00
CUYAHOGA DEMOCRATIC WOMENS CAUCUS	5/7/18	$ 800.00
SUMMIT COUNTY PROGRESSIVE DEMOCRATS PAC	4/28/18	$ 1,500.00
SCPD PAC	4/18/18	$ 1,500.00
DEMOCRATIC CONGRESSIONAL CAMPAIGN COMMITT	4/13/18	$ 50,000.00
FRANCIS FOR RALEIGH MAYOR	11/3/17	$ 500.00
FRIENDS OF BASHEER JONES	10/24/17	$ 1,000.00
PHH4 TOLEDO	10/9/17	$ 500.00
FRIENDS OF ANTHONY HAIRSTON	9/14/17	$ 500.00
FRIENDS OF BASHEER JONES	9/14/17	$ 500.00
ABRAMS FOR GOVERNOR	6/19/17	$ 500.00
CITIZENS FOR YVETTE SIMPSON	6/19/17	$ 500.00
CUYAHOGA DEMOCRATIC WOMEN CAUCUS	5/1/17	$ 800.00
CUYAHOGA DEMOCRATIC WOMENS CAUCUS	4/27/17	$ 800.00
SUMMIT COUNTY PROGRESSIVE DEMOCRATS PAC	4/9/17	$ 1,500.00
DEMOCRATIC CONGRESSIONAL CAMPAIGN COMMITT	3/28/17	$ 25,000.00
DEMOCRATIC CONGRESSIONAL CAMPAIGN COMMITT	3/27/17	$ 25,000.00
FRIENDS OF MICHAEL J. SKINDELL	8/31/16	$ 100.00
SUMMIT COUNTY DEMOCRATIC PARTY	8/19/16	$ 500.00
ACTBLUE FEDERAL CONDUIT ACCOUNT	7/25/16	$ 2,125.00
DEMOCRATIC CONGRESSIONAL CAMPAIGN COMMITT	7/25/16	$ 22,000.00
FRIENDS OF ANTHONY HAIRSTON	6/15/16	$ 500.00
JANET GARRET FOR CONGRESS	6/15/16	$ 1,500.00
COMMITTEE TO ELECT JEFF JOHNSON	5/16/16	$ 500.00
SUMMIT COUNTY DEMOCRATIC PARTY	5/16/16	$ 1,500.00
CUYAHOGA DEMOCRATIC WOMENS CAUCUS	4/18/16	$ 800.00
DEMOCRATIC CONGRESSIONAL CAMPAIGN COMMITT	4/16/16	$ 25,000.00
COMMITTEE TO ELECT ANDREA NELSON MOORE	2/22/16	$ 500.00
KEVIN BOYCE COMMITTEE	2/22/16	$ 500.00
PABLO CASTRO FOR JUDGE COMMITTEE	2/22/16	$ 500.00
MERYL JOHNSON FOR STATE BOARD OF EDUCATION	2/18/16	$ 500.00
MERYL JOHNSON FOR STATE BOARD OF EDUCATION	2/12/16	$ 500.00
BARBARA LEE FOR CONGRESS	11/5/15	$ 1,050.00
DEMOCRATIC CONGRESSIONAL CAMPAIGN COMMITT	10/5/15	$ 50,000.00
COMMITTEE TO RE-ELECT PAULINE TARVER	9/28/15	$ 600.00
HILLARY 2016	8/19/15	$ 2,700.00
DONAL PAYNE JR FOR CONGRESS	8/4/15	$ 1,000.00
VIRGIN ISLANDERS FOR PLASKETT	6/30/15	$ 2,000.00
NOLAN, RICHARD MICHAEL	6/19/15	$ 1,000.00
SUMMIT COUNTY DEMOCRATIC PARTY	10/15/14	$ 1,500.00
CONGRESSIONAL BLACK CAUCUS FOUNDATION	10/15/14	$ 7,500.00
SUMMIT COUNTY DEMOCRATIC PARTY	8/25/14	$ 1,000.00
WHARTON FOR CONGRES	8/17/14	$ 1,000.00
EMILIA SYKES CAMPAIGN	4/29/14	$ 500.00

FAITH AND POLITICS 2014 CONGRESSIONAL PILGRIM/	3/1/14	$ 1,600.00
M C CHATMAN CENTER FOR HUMANITARIAN SERVICE	1/17/14	$ 500.00
DONNA CHRISTINSEN US VIRGIN ISLAND	10/21/13	$ 1,000.00
DEMOCRATIC CONGRESSIONAL CAMPAIGN COMMITT	9/27/13	$ 25,000.00
WAGER FOR CONGRESS	7/6/13	$ 2,000.00
ELOISE HENRY & CITIZENS FOR A NEW DIRECTION	6/20/13	$ 500.00
DEMOCRATIC CONGRESSIONAL CAMPAIGN COMMITT	6/20/13	$ 25,000.00
ROBIN KELLY FOR CONGRESS	2/24/13	$ 2,000.00
CONGRESSIONAL BLACK CAUCUS PAC	12/8/12	$ 500.00
CLEAVER FOR CONGRESS	12/8/12	$ 1,000.00
JOHN TIERNEY FOR CONGRESS	11/5/12	$ 1,000.00
FRIENDS OF SHIRLEY A SMITH	10/31/12	$ 500.00
CHARLIE WILSON FOR US CONGRESS	10/31/12	$ 1,000.00
AL LAWSON FOR US CONGRESS	10/29/12	$ 1,000.00
HORSFORD FOR CONGRESS CAMPAIGN	10/29/12	$ 1,000.00
VAL DEMINGS FOR CONGRESS	10/29/12	$ 1,000.00
JOHN EWING FOR CONGRESS	10/29/12	$ 2,000.00
DEMOCRATIC CONGRESSIONAL CAMPAIGN COMMITT	10/24/12	$ 50,000.00
FRIENDS OF CHARLIE WILSON	10/11/12	$ 1,000.00
LINDA COLEMAN FOR LT GOVERNOR	10/11/12	$ 1,000.00
LOUISE SLAUGHTER FOR CONGRESS	10/11/12	$ 1,000.00
RICHARDSON FOR CONGRESS	10/11/12	$ 2,000.00
LOESBSACK FOR CONGRESS	9/24/12	$ 1,000.00
DEMOCRATIC CONGRESSIONAL CAMPAIGN COMMITT	9/24/12	$ 25,000.00
SUMMIT COUNTY DEMOCRATIC PARTY	8/30/12	$ 2,500.00
KILILI FOR CONGRESS	7/31/12	$ 1,000.00
FRIENDS OF SHERROD BROWN	7/4/12	$ 1,000.00
HORSFORD FOR CONGRESS CAMPAIGN	7/4/12	$ 1,000.00
DEMOCRATIC CONGRESSIONAL CAMPAIGN COMMITT	7/4/12	$ 25,000.00
NATHAN BASKERVILLE FOR NC HOUSE	6/27/12	$ 500.00
SHELLEY ADLER FOR CONGRESS	6/27/12	$ 1,000.00
FRIENDS OF CORRINE BROWN	5/29/12	$ 2,000.00
SUMMIT COUNTY PROGRESSIVE DEMOCRAT PAC	5/8/12	$ 1,500.00
DONNA CHRISTINSEN US VIRGIN ISLAND	5/8/12	$ 2,000.00
EDDIE BERNICE JOHNSON FOR CONGRESS	5/8/12	$ 2,000.00
HANSEN CLARKE FOR CONGRESS	5/8/12	$ 2,000.00
CLAY FOR CONGRESS COMMITTE	5/1/12	$ 2,000.00
DONAL PAYNE JR FOR CONGRESS	5/1/12	$ 2,000.00
MEL WATT FOR CONGRESS	5/1/12	$ 2,000.00
YVETTE CLARK FOR CONGRESS	5/1/12	$ 2,000.00
CAROL SHEA-PORTER FOR CONGRESS	3/29/12	$ 1,000.00
NEUHARDT FOR CONGRESS	3/29/12	$ 1,000.00
HEALY-ABRAMS FOR CONGRESS	3/26/12	$ 1,000.00
BETTY SUTTON FOR CONGRESS	3/26/12	$ 2,000.00
RETAIN YVETTE MCGEE BROWN	3/23/12	$ 2,000.00

VAL DEMINGS FOR CONGRESS	3/1/12	$ 2,000.00
DEMOCRATIC CONGRESSIONAL CAMPAIGN COMMITT	3/1/12	$ 50,000.00
BEATTY FOR CONGRESS	2/9/12	$ 2,000.00
JESSE JACKSON FOR CONGRESS	1/12/12	$ 2,000.00
RETAIN YVETTE MCGEE BROWN	1/6/12	$ 500.00

PREPARED STATEMENT OF CECILIA E. ROUSE

TO BE CHAIR, COUNCIL OF ECONOMIC ADVISERS

JANUARY 28, 2021

Chairman Crapo, incoming Chairman Brown, incoming Ranking Member Toomey, and Members of the Committee, it is an honor to appear before you.

My path here today began in the early 1980s, during what was—at the time—one of the worst spikes in unemployment our country had experienced since the 1930s.

I was a freshman in college, taking my first economics class. I was there because my wise mother had told me to take an econ class. But it was really unemployment that piqued my interest, when I could see how classroom material could be applied to the world outside and the millions who were experiencing in real time the effects of a struggling economy.

I was drawn to the discipline because I wanted to know why this was happening. Why had jobs disappeared—and what could be done to bring them back? I focused my work on the labor market, and in particular on the impact of education on people's job prospects, ways to tear down barriers to job growth, and policies to make it possible for more people to achieve long-lasting economic security. Since then, I have had the honor of working on these important issues in academia and the public sector.

Today our country is living through the worst economic crisis since the Great Depression. Millions of families have had their lives turned upside down, the economic security they've worked so hard to build eroded almost overnight by the economic impact of the pandemic. Far too many have slipped through our frayed safety net into hardship and hopelessness. And structural inequities that have always existed within our economy have not just been exposed, but exacerbated, their impact more devastating than ever before.

We must take action to shepherd our Nation's economy back onto solid footing. But as deeply distressing as this pandemic and economic fallout have been, it is also an opportunity to rebuild the economy better than it was before—making it work for everyone by increasing the availability of fulfilling jobs and leaving no one vulnerable to falling through the cracks.

President Biden and Vice President Harris have made these the core values of their Build Back Better agenda. If confirmed, my job will be to provide them with objective economic guidance—recommendations rooted in fact and evidence—to help them achieve those important goals.

As important as it is for the CEA to interpret and translate data and academic research, it is also vital that we utilize the right data. Too often economists focus on average outcomes, instead of examining a range of outcomes. As a result, our analyses tell us about average economic growth and the middle of the distribution—but as our economy grows more and more unequal, that analysis fails to capture the experience of the many people who are left behind, particularly people of color. Therefore, one of my priorities as Chair will be to try to understand how policies will impact all those in our country as we strive to ensure the economy works for everyone.

Equally important is having analysis conducted by economists who specialize in a variety of fields. If confirmed, I will staff the CEA with a well-rounded team ready to address the incredible breadth of challenges we face.

To close, I am honored to be nominated for this position. It would allow me to work on issues close to my heart and so critical in this current crisis. A good-paying, fulfilling job has always been the key to building economic security. Today, we are seeing the immense pain caused when our economy fails to fulfill that promise. But I believe there is much we can do to strengthen the position of everyone across this incredible country of ours.

If confirmed I will work closely with you on these important priorities. And I will do so regardless of your party affiliation, your approach to various policies, or your opinion of the Administration's efforts. Economists are trained to gather and analyze information and consider innovative perspectives. That is how I will approach this job. And my door will always be open.

With that, I am happy to take your questions.

STATEMENT FOR COMPLETION BY PRESIDENTIAL NOMINEES

Name: **Rouse** (Last) **Cecilia** (First) **Elena** (Other)

Position to which nominated: **Chair, Council of Economic Advisers**

Date of nomination: **Dec. 1, 2020**

Date of birth: **18/12/1963** (Day) (Month) (Year) **Place of birth: USA**

Marital Status: Married (Separated) **Full name of spouse: Harold Ford Morrison**

Name and ages of children:

Nidal Raine Morrison (19)

Safa Karle Morrison (17)

Education:

Institution	Dates attended	Degrees received	Dates of degrees
Harvard University	1982-1986 1987-1992	A.B. M.A., Ph.D.	1986 1991, 1992

L'Université de Cheikh Anta Diop (Dakar, Sénégal) 1986-1987

Torrey Pines High School High School Diploma 1978-1982

Honors and awards: List below all scholarships, fellowships, honorary degrees, military medals, honorary society memberships and any other special recognitions for outstanding service or achievement.

Carolyn Shaw Bell Award (American Economic Association, 2016)
Centennial Medal from Harvard University (May 2016)
2015 Eleanor Roosevelt Fellow, American Academy of Political and Social Science
Minnesota Award for "Orchestrating Impartiality: The Impact of Blind Auditions on Female Musicians" (a biannual award for the best paper analyzing the role and performance of institutions in the employment relationship and the labor market), University of Minnesota (Fall 2002)
Advancement for Literacy Award, National Coalition for Literacy (September 1999)
Ralph O. Glendinning Preceptor, Princeton University (1995-1998)
Spencer Foundation Post-Doctoral Fellow (1994-1996)
Visiting Scholar, Russell Sage Foundation (1994-1995)
Phi Beta Kappa Teaching Award, Harvard University (1991)
Danforth Teaching Awards, Harvard University (1989, 1990)
Ford Foundation Pre-Doctoral Scholar (1987-1990)
Rotary Scholarship to study Economic Development (1986-1987)

Timothy Faron Memorial Music Prize, Harvard University (1986)

Memberships: List below all memberships and offices held in professional, fraternal, business, scholarly, civic, charitable and other organizations.

Organization Office held (if any) Dates

National Academy of Education, Member, (2010-present)
National Bureau of Economic Research – Labor Studies Program: Research Associate (1998-2009, 2011-2015); Faculty Research Fellow (1992-1998). Board Member September (2015-present)
Princeton University Industrial Relations Section, Research Associate (1992-present)
Princeton University Bendheim-Thoman Center for Research on Child Wellbeing, Research Faculty (1998-present)
Member, The MacArthur Foundation Network on the Transition to Adulthood and Public Policy (2000-2008)
Member of the University of Rhode Island Board of Trustees (February 1, 2020-present)
Member of the Council on Foreign Relations Board of Directors, (July 1, 2018-present)
Member of The Pennington School Board of Trustees (September 2017-present)
Independent Director of the T. Rowe Price Funds/Trusts (May 2012-present)
Member of the Academic Advisory Board of the Blavatnik School of Government (University of Oxford) (2017-present)
Member of the MDRC Board of Directors and Education Studies Committee (2006-2008; 2011-2020)
International Atlantic Economic Society, Vice President/President (September 2017-October 2019)
Member of the US Partnership on Mobility from Poverty (Urban Institute and the Bill&Melinda Gates Foundation) (February 2016-May 2018)
Member of the American Economic Association's Nominating Committee (2016 & 2017)
Vice-president of the American Economic Association (January 2015-January 2016)
Chair of the Committee on the Status of Minority Groups in the Economics Profession, American Economic Association (2006-2008; 2012-2017); member (2000-2002)
Chair of the Aspen Prize for Community College Excellence Selection Committee (2011)
Member of the National Advisory Committee for the Robert Wood Johnson Foundation's Scholars in Health Policy Research Program (2008)
Member of the Board of Directors, National Economic Association (2006-2008)
Member of the Association for Public Policy Analysis and Management Policy Council (2006-2008)
Member of the Hamilton Project's Advisory Board (The Brookings Institution) (2006-2008)
Member of the "What Works Clearinghouse (in education)" Technical Advisory Board, American Institutes of Research/Campbell Collaboration (2002-2005)
Member of the National Institute for Early Education Research (NIEER) Scientific Advisory Board (2002-2005)
Member of the Consortium for Policy Research in Education (CPRE) Advisory Board (2001-2005)
Member of the Research Advisory Board for the Committee for Economic Development (2000-2003)
Member of the Advisory Board of the National Center for the Study of Privatization in Education (1999-2003)
Member of the Advisory Board for the National Charter School Finance Project (1999-2001)
Member of the National Research Council's Committee on *High Technology/Information Technology Workforce* under the Computer Science and Telecommunications Board (1999-2000)
Member of the Brown Center Advisory Committee at the Brookings Institution (1996-1998)
Senior Advisor to the *Brookings Papers on Education Policy* (1996-1998)
Member of the Advisory Committee of the Community College Research Center, Teachers College, Columbia University (1997-1998)

Future of Children, Senior editor (2004-present)
American Economic Journal: Economic Policy, Editorial Board (2012-2020)
Journal of Labor Economics, Co-editor (2003-2009)
Education Finance and Policy, Editorial Board (2004-2009)
Economics of Education Review, Editorial Board (2003-2009)
Economics of Education, Editorial Board (1999-2008)

Alliance Francaise de Princeton (member, 2007)
Princeton Skating Club (member, 2008)
ACLU ("member" since about 2004)
WHYY ("member" since about 2003)
National Multiple Sclerosis Society (member, 2004-2005)

Employment record: List below all positions held since college, including the title or description of job, name of employment, location of work, and inclusive dates of employment.

Princeton University:
- Dean, Princeton School of Public and International Affairs (2012-present)
- Lawrence and Shirley Katzman and Lewis and Anna Ernst Professor in the Economics of Education (2011-present)
- Theodore A. Wells '29 Professor of Economics and Public Affairs (2006-2011)
- Professor of Economics and Public Affairs (2001-present)
- Associate Professor of Economics and Public Affairs (1998-2001)
- Assistant Professor of Economics and Public Affairs (1992-1998)

Member, President's Council of Economic Advisers (2009-2011)
Special Assistant to the President of the United States, National Economic Council (1998-1999)
Associate Head Tutor in the Economics Department at Harvard University (9/1991-6/1992)
Intern at The World Bank (6/1989-8/1989)
Research Assistant to Professors Martin Feldstein and Lawrence Katz at Harvard University (10/1987-9/1988)
Research Assistant to Professor David Bloom at Harvard University (10/1984-8/1986)

Government experience: List any experience in or direct association with Federal, State, or local governments, including any advisory, consultative, honorary or other part time service or positions.

Member, President's Council of Economic Advisers (2009-2011)
Special Assistant to the President of the United States, National Economic Council (1998-1999)
Member of the NSF Advisory Panel for the Doctorate Data Project (1999-2002)
Member of the New Jersey Department of Education's Research Review Panel for the Method of Evaluating the Abbott School Districts (2005)
Member of the "Feasibility for Designing an Evaluation of Magnet Schools" Expert Panel, MDRC/U.S. Department of Education (2003-2004)
Member of the Abbott Evaluation Design Work Group, New Jersey Department of Education (2003)

Published Writings: List the titles, publishers and dates of books, articles, reports or other published material you have written.

Articles

Who Has the Time? Community College Students' Time-Use Response to Financial Incentives" (with Lisa Barrow and Amanda McFarland), *Atlantic Economic Journal*, 48 (March 2020): 35-52. https://doi.org/10.1007/s11293-020-09649-3.

"Financial Incentives and Educational Investment: The Impact of Performance-Based Scholarships on Student Time Use" (with Lisa Barrow), *Education Finance and Policy*, 13, no. 4 (Fall 2018): 419-448.

"The Economics of Education and Policy: Ideas for a Principles Course," *Journal of Economic Education*, 48 no.3 (Summer 2017): 229-237.

"Diversity in the Economics Profession: A New Attack on an Old Problem" (with Amanda Bayer, *Journal of Economic Perspectives*, 30, no 4 (Fall 2016): 221-242.

"The American Economic Association Summer Program: The Impact of an Intensive Summer Intervention on Minority Student Outcomes" (with Charles M. Becker and Mingyu Chen), *Economics of Education Review*, 53 (August 2016): 46-71.

"Paying for Performance: The Education Impacts of a Community College Scholarship Program for Low-income Adults," (with Lisa Barrow, Lashawn Richburg-Hayes, and Thomas Brock), *Journal of Labor Economics*, 32, no. 3 (July 2014): 563-599.

"Feeling the Florida Heat? How Low-Performing Schools Respond to Voucher and Accountability Pressure" (with Jane Hannaway, Dan Goldhaber, and David Figlio), Princeton University Mimeo, November 2007 (NBER Working Paper Number 13681, December 2007), *American Economic Review: Economic Policy*), 5, no. 2 (May 2013): 251-281.

"Constrained After College: Student Loans and Early Career Occupational Choices" (with Jesse Rothstein), *Journal of Public Economics*, 95, nos. 1-2 (February 2011): 149-163.

"The Impact of Hurricane Katrina on the Mental and Physical Health of Low-Income Parents in New Orleans" (with Jean Rhodes, Christian Chan, Christina Paxson, Mary Waters, and Elizabeth Fussell), *American Journal of Orthopsychiatry*, 80, no. 2 (2010): 237-247.

"School Vouchers and Students Achievement: Recent Evidence, Remaining Questions" (with Lisa Barrow), *Annual Review of Economics*, 1 (September 2009): 17-42.

"Technology's Edge: The Educational Benefits of Computer-Aided Instruction" (with Lisa Barrow and Lisa Markman), *American Economic Journal: Economic Policy*, 1, no. 1 (February 2009): 52-74.

"School Vouchers: Recent Findings and Unanswered Questions" (with Lisa Barrow), *Economic Perspectives*, 32, no. 3 (Third Quarter 2008): 2-16.

"Returning to New Orleans After Hurricane Katrina" (with Christina Paxson), *American Economic Review* 98, no. 2 (May 2008): 38-42.

"The Public Returns to Educational Investments in African American Males" (with Henry Levin, Clive Belfield, and Peter Muenning), *Economics of Education Review* 26, no. 6 (December 2007): 700-709.

"Inadequate Education: Consequences for the Labor Market" in *The Price We Pay: Economic and Social Consequences of Inadequate Education*, Clive Belfield and Henry Levin, editors (Washington, D.C.: Brookings Institution Press, 2007): 99-124.

"Causality, Causality, Causality: The View of Education Inputs and Outputs from Economics" (with Lisa Barrow) in *The State of Education Policy Research*, Susan Fuhrman, David Cohen, and Fritz Mosher, editors. (Mahway, New Jersey: Lawrence Erlbaum Associates, Inc., 2007): 137-156.

"Racial and Ethnic Gaps in School Readiness" (with Jeanne Brooks-Gunn and Sara McLanahan) in *School Readiness and the Transition to Kindergarten in the Era of Accountability*, Robert C. Pianta, Martha J. Cox, and Kyle L. Snow, editors. (Baltimore, MD: Paul H. Brookes Publishing Co, 2007): 283-306.

U.S. Elementary and Secondary Schools: Equalizing Opportunity or Replicating the Status Quo?" (with Lisa Barrow), *The Future of Children* 16, no. 2 (Fall 2006): 99-123.

"Financial Aid Packages and College Enrollment Decisions: An Econometric Case Study" (with David Linsenmeier and Harvey Rosen), *Review of Economics and Statistics*, vol. 88, no. 1 (February 2006): 126-145.

"Do Accountability and Voucher Threats Improve Low-performing Schools?" (with David Figlio), *Journal of Public Economics* 90, nos. 1-2 (January 2006): 239-255.

"Do Returns to Schooling Differ by Race and Ethnicity?" (with Lisa Barrow), *American Economic Review* 95, no. 2 (May 2005): 83-87.

"Accounting for Schools: Econometric Issues in Measuring School Quality," in *Measurement and Research Issues in a New Accountability Era*, Carol Anne Dwyer, editor (Mahway, New Jersey: Lawrence Erlbaum Associates, Inc., 2005): 275-298.

"Low-Income Students and College Attendance: An Exploration of Income Expectations," *Social Science Quarterly* 85, no. 5 (December 2004): 1299-1317.

"Using Market Valuation to Assess Public School Spending," (with Lisa Barrow), *Journal of Public Economics* 88, no. 9-10 (August 2004): 1747-1769.

"Putting Computerized Instruction to the Test: A Randomized Evaluation of a 'Scientifically-based' Reading Program," (with Alan Krueger and Lisa Markman), *Economics of Education Review* 23, no. 4 (August 2004): 323-338.

"The Effect of Class Size and School Vouchers on Minority Achievement," in *Building Skills for Black Workers: Preparing for the Future Labor Market*, Cecilia A. Conrad, editor (Lanham, MD: University Press of America, Inc., 2004): 15-50.

"Putting Students and Workers First? Education and Labor Policy in the 1990s" (with Alan Krueger) in *Economic Policy in the 1990s*, Jeffrey Frankel and Peter Orszag, editors, (Cambridge, MA: MIT Press, 2002): 663-728.

"Intraschool Variation in Class Size: Patterns and Implications" (with Michael Boozer) *Journal of Urban Economics*, 50, no. 1 (July 2001): 163-189.

"Wage Effects of Unions and Industrial Councils in South Africa" (with Kristin Butcher) *Industrial and Labor Relations Review*, 54, no. 2 (January 2001): 349-374.

"Orchestrating Impartiality: The Impact of Blind Auditions on Female Musicians," (with Claudia Goldin), *American Economic Review*, 90, no. 4 (September 2000): 715-741; reprinted in *Social Stratification: Class, Race, and Gender in Sociological Perspective*, David B. Grusky, editor in collaboration with Manwai C. Ku and Szonja Szelenyi. (Boulder, Colorado: Westview Press, 2008).

"Schooling, Intelligence, and Income in America," (with Orley Ashenfelter) in *Meritocracy and Inequality*, Kenneth Arrow, Steven Durlauf, and Samuel Bowles, editors, (Princeton, NJ: Princeton University Press, 2000): 89-117.

"Further Estimates of the Economic Return to Schooling from a New Sample of Twins," *Economics of Education Review*, 18, no. 2 (April 1999): 149-157.

"The Community College: Educating Students at the Margin Between College and Work," (with Thomas J. Kane), *Journal of Economic Perspectives*, 13, no. 1 (Winter 1999): 63-84.

"Do Two-year Colleges Increase Overall Educational Attainment? Evidence from the States," *Journal of Policy Analysis and Management*, 17 no. 4 (Fall 1998): 595-620.

"Private School Vouchers and Student Achievement: An Evaluation of the Milwaukee Parental Choice Program," *Quarterly Journal of Economics*, 113 no. 2 (May 1998): 553-602. Reprinted in *The Economics of Schooling and School Quality* (Eric A. Hanushek, editor).

"Schools and Student Achievement: More on the Milwaukee Parental Choice Program," *Economic Policy Review*, 4 no. 1 (March 1998): 61-78.

"Income, Schooling, and Ability: Evidence from a New Sample of Identical Twins," (with Orley Ashenfelter) *Quarterly Journal of Economics*, 113 no. 1 (February 1998): 253-284; reprinted in *Income Distribution, Volume II, Sources of Differences*, The International Library of Critical Writings in Economics, Michael Sattinger editor (United Kingdom: Edward Elgar Publishing Limited, 2001) and in *Recent Developments in Labor Economics*, John T. Addison (United Kingdom: Edward Elgar Publishing, 2007).

"The Effect of Workplace Education on Earnings, Turnover, and Job Performance," (with Alan Krueger) *Journal of Labor Economics*, 16 no. 1 (January 1998): 61-94.

"The Underrepresentation of Women in Economics: A Study of Economics Majors," (with Karen Dynan) *The Journal of Economic Education*, 28 no. 4 (Fall 1997): 350-368.

"Lessons from the Milwaukee Parental Choice Program," *Policy Options*, 18 no. 6 (July/August 1997): 43-46.

"Labor Market Returns to Two- and Four-year College," (with Thomas Kane) *American Economic Review*, 85 no. 3 (June 1995): 600-614.

"Democratization or Diversion? The Effect of Community Colleges on Educational Attainment," *Journal of Business Economics and Statistics*, 13 no. 2 (April 1995): 217-224.

"The Varied Economic Returns to Post-secondary Education: New Evidence from the Class of 1972, Comment," (with Thomas Kane) *The Journal of Human Resources*, 30 no. 1 (Winter 1995): 205-221.

"What To Do After High School? The Two-year vs. Four-year College Enrollment Decision," in *Contemporary Policy Issues in Education*, Ronald Ehrenberg, editor (Ithaca, NY: ILR Press, 1994): 59-88.

Edited Volumes

Postsecondary Education in the United States (edited with Lisa Barrow and Thomas Brock), *The Future of Children*, 23, no. 1 (Spring 2013).

America's High Schools (edited with James J. Kemple), *The Future of Children*, 19, no. 1 (Spring 2009).

The Price of Independence: The Economics of Early Adulthood (edited with Sheldon Danziger). (New York: Russell Sage Foundation, 2007). Selected as one of the "Noteworthy Books in Industrial Relations and Labor Economics, 2007" by the Industrial Relations Section at Princeton University.

Excellence in the Classroom (edited with Susanna Loeb and Anthony Shorris), *The Future of Children*, 17, no. 1 (Spring 2007).

School Readiness: Closing Racial and Ethnic Gaps (edited with Jeanne Brooks-Gunn and Sara McLanahan), *The Future of Children*, 15, no. 1 (Spring 2005).

Book Reviews and Miscellaneous Publications

"Government is Not a Dirty Word," *Medium*, April 27, 2020 https://medium.com/@WilsonSchool/government-is-not-a-dirty-word-a71952f877d6.

"As Harvard's admissions face federal scrutiny, a reminder that grades aren't everything" (with Sarah Turner) *Philadelphia Inquirer Op-Ed*, October 18, 2018.

"President's Page: 'A Voice in the Conversation: Why Diversity Matters at Princeton'," *Princeton Alumni Weekly*, March 22, 2017. (https://paw.princeton.edu/article/voice-conversation-why-diversity-matters-princeton.)

"Introducing the Issue" (with Jeanne Brooks-Gunn and Lisa Markman-Pithers), *The Future of Children (Starting Early: Education from Prekindergarten to Third Grade)*, 26, no. 2 (Fall 2016): 3-19.

"50 Years of Progress: Higher Education, Research, and Reform" in *Past as Prologue: The National Academy of Education at 50* (Washington, DC: National Academy of Education, 2015: 291-295.

"Introducing the Issue" (with Lisa Barrow and Thomas Brock), *The Future of Children (Postsecondary Education in the United States)*, 23, no. 1 (Spring 2013): 3-16.

"Austerity Measures Should Not Compromise Children's Education" *Fort-Myers News (New-press.com)*, June 26,2012 June 26 2012. http://www.news-press.com/article/20120627/OPINION/306270013/Austerity-measures-should-not-compromise-children-s-education.

"The True Cost of High School Dropouts" (with Henry Levin) *New York Times Op-Ed*, January 25, 2012. http://www.nytimes.com/2012/01/26/opinion/the-true-cost-of-high-school-dropouts.html?_r=1&ref=opinion.

"Investing in a Better Life" contribution to *Room for Debate* on "Do We Spend Too Much on Education?" in the *New York Times* online, August 23, 2011. http://www.nytimes.com/roomfordebate/2011/08/23/spending-too-much-time-and-money-on-education/investing-in-a-better-life.

"Introducing the Issue" (with James J. Kemple), *The Future of Children* (*America's High Schools*), 19, no. 1 (Spring 2009): 3-15.

Rewarding Persistence: Effects of a Performance-Based Scholarship Program for Low-Income Parents (with Lashawn Richburg-Hayes, Thomas Brock, Allen LeBlanc, Christina Paxson, and Lisa Barrow, (New York: MDRC, 2009).

A Good Start: Two-Year Effects of a Freshmen Learning Community Program at Kingsborough Community College (with Susan Scrivener, Dan Bloom, Allen LeBlanc, Christina Paxson, and Colleen Sommo), (New York: MDRC, March 2008).

"Introducing the Issue" (with Susanna Loeb and Tony Shorris), *The Future of Children* (*Excellence in the Classroom),* 17, no. 1 (Spring 2007): 3-14.

"Prefatory Note" *The American Law and Economics Review*, 8, no. 2 (Summer 2006): 181-102.

"Does College Still Pay?" (with Lisa Barrow), *The Economists' Voice*, vol. 2, no. 4, article 3. http://www.bepress.com/ev/vol2/iss4/art3, September 2005. Reprinted in *The Economists' Voice: Top Economists Take on Today's Problems*, Joseph E. Stiglitz, Aaron S. Edlin, and J. Bradford DeLong, editors (New York: Columbia University Press, 2008): 217-225.

"Closing Achievement Gaps" (with Ron Haskins), *The Future of Children Policy Brief*, Spring 2005.

"Introducing the Issue" (with Jeanne Brooks-Gunn and Sara McLanahan), *The Future of Children* (*School Readiness: Closing Racial and Ethnic Gaps),* 15, no. 1 (Spring 2005): 5-14.

"The Minimum Wage and Working Women" (with Eileen Appelbaum, Jared Bernstein, and others), mimeo, June 2004.

"Putting Computerized Instruction to the Test: A Randomized Evaluation of a 'Scientifically-based' Reading Program," Woodrow Wilson School of Public and International Affairs Policy Brief, January 2004.

"Review of *When Schools Compete: A Cautionary Tale* by Edward B. Fiske and Helen F. Ladd," *Economics of Education Review*, 21 no. 2 (April 2002): 187-188.

"Review of *Market Approaches to Education: Vouchers and School Choice* Edited by Elchanan Cohn," *Economics of Education Review*, 19 no. 4 (October 2000): 458-459.

Comment on: "How Large are Human-Capital Externalities? Evidence from Compulsory-Schooling Laws by Daron Acemoglu and Joshua Angrist," *National Bureau of Economic Research Macroeconomics Annual 2000*, Ben S. Bernanke and Kenneth Rogoff, editors (Cambridge, MA: MIT Press, 2000): 68-72.

"Review of *Race and Gender in the American Economy: Views from Across the Spectrum* by Susan F. Feiner," *The Journal of Economic Education*, 27 no. 4 (Fall 1996): 380-382.

Political Affiliations and activities: List memberships and offices held in and services rendered to all political parties or election committees during the last 10 years.

Member of the Democratic Party

Political Contributions: Itemize all political contributions of $500 or more to any individual, campaign organization, political party, political action committee or similar entity during the last eight years and identify specific amounts, dates, and names of recipients.

Michael Blake, $250 (June, 2014) + 25.00 (June 2019) + $200 (May 2020) + $200 (May 2020)
ActBlue $800 (October 2020)(Act Blue distributed funds to the following: Boiller, Peters, Ossoff, Jones, Gideon, Greenfield, Cunningham, Espy, Bullock, Gross, Hegar, Hickenlooper, Harrison, and Warnock)+ $110 (November 2020)(Act Blue distributed funds to the following: Warnock, Cunningham, Greenfield, Jones, Ossoff, Gross, Espy, Peters, Boiller, Hickenlooper, Bullock, and Hegar)

Qualifications: State fully your qualifications to serve in the position to which you have been named.

When I took my first economics class, it coincided with what was at the time one of the worst spikes in unemployment since the Great Depression.
I knew the lessons inside the classroom were impossible to separate from what was going on outside it, and that's why I decided to study the labor market and understand the reasons that jobs disappear, the impact of education on people's job prospects, and the ways we can tear down barriers to job growth and make it easier for people to find long-lasting economic security.

Since earning my PhD from Harvard University in Economics in 1992, I have devoted my professional life to answering those questions while encouraging others to do the same. I have conducted research on a wide range of issues, including gender discrimination in hiring, the value of education and the effectiveness of different educational models, racial and gender disparities, and job training.

While I have been a professor at Princeton since 1992 and currently serve as Dean of the Princeton School of Public and International Affairs, I have been fortunate to serve on both the National Economic Council and Council of Economic Advisors in previous administrations. If confirmed, I look forward to returning to public service as the CEA Chair where I will provide the President with objective advice to help guide the approach to the economic issues facing our country.

Future employment relationships:

1. Indicate whether you will sever all connections with your present employer, business firm, association or organization if you are confirmed by the Senate.

Upon confirmation I would go on unpaid leave from Princeton University and resign as a member of the T. Rowe Price Funds' Board.

2. As far as can be foreseen, state whether you have any plans after completing government service to resume employment, affiliation or practice with your previous employer, business firm, association or organization.

I plan to return to Princeton University as a professor of economics and public affairs.

3. Has anybody made you a commitment to a job after you leave government?

The only commitment is to return to Princeton University.

4. Do you expect to serve the full term for which you have been appointed?

If confirmed I will serve at the pleasure of the president.

Potential conflicts of interest:

1. Describe any financial arrangements or deferred compensation agreements or other continuing dealings with business associates, clients or customers who will be affected by policies which you will influence in the position to which you have been nominated.

None.

2. List any investments, obligations, liabilities, or other relationships which might involve potential conflicts of interest with the position to which you have been nominated.

None.

3. Describe any business relationship, dealing or financial transaction (other than tax paying) which you have had during the last 10 years with the Federal Government, whether for yourself, on behalf of a client, or acting as an agent, that might in any way constitute or result in a possible conflict of interest with the position to which you have been nominated.

None.

4. List any lobbying activity during the past ten years in which you have engaged in for the purpose of directly or indirectly influencing the passage, defeat or modification of any legislation at the national level of government or affecting the administration and execution of national law or public policy.

None.

5. Explain how you will resolve any conflict of interest that may be disclosed by your responses to the items above.

N/A

Civil, criminal and investigatory actions:

1. Give the full details of any civil or criminal proceeding in which you were a defendant or any inquiry or investigation by a Federal, State, or local agency in which you were the subject of the inquiry or investigation.

None.

2. Give the full details of any proceeding, inquiry or investigation by any professional association including any bar association in which you were the subject of the proceeding, inquiry or investigation.

None.

The undersigned certifies that the information contained herein is true and correct.

Signed: _____ Date: 1/19/2021

RESPONSES TO WRITTEN QUESTIONS OF CHAIRMAN CRAPO FROM MARCIA L. FUDGE

Q.1. The Trump administration recognized that land-use restrictions and other regulatory barriers reduce and delay development, increase construction costs, and limit the supply of affordable homes. They launched an interagency council to assess and eliminate such barriers—the most recent in many efforts over the years, by both Democratic and Republican administrations, to identify and reduce restrictive zoning and unnecessary housing regulations. More recently, HUD published a final report laying out ways in which the Federal Government can encourage and support jurisdictions to increase housing supply across income levels.

To break down barriers to affordable housing development, will you continue this work to address land-use restrictions and other regulatory barriers?

A.1. As a former Mayor, I know that land-use regulations and most regulatory barriers are a matter of State and local policy. HUD and other Federal agencies can play a role in providing research and best practices for State and local governments to consider when they are exploring ways to reduce the costs and barriers that prevent the development of affordable housing. We can also look at how Federal programs and requirements contribute to increasing the costs or preventing the development of affordable housing and see if there are better ways to balance the goals of those other programs and rules against the need for affordable housing. If confirmed, I look forward to learning more about the work HUD has supported in the past and building off that work.

Q.2. The HUD–Veterans Affairs Supportive Housing (HUD–VASH) program combines HUD Housing Choice Voucher (HCV) rental assistance with clinical services and case management provided by the Veterans Affairs Department. The HUD–VASH program plays a significant role in our Nation's efforts to end veterans' homelessness.

If confirmed, will you continue to support this program and work with members to assist the unique needs of our veterans?

A.2. Yes. The HUD–VASH program's success is rooted in a strong HUD and VA partnership both in Washington, DC, and through local collaborative efforts throughout the Nation. If confirmed, I will work with the VA to continue to support this program and work with members to ensure that the program continues to meet the needs of our homeless veterans.

RESPONSES TO WRITTEN QUESTIONS OF SENATOR BROWN FROM MARCIA L. FUDGE

Q.1. Between 2009 and 2018, HUD staffing fell by 19 percent. For the Office of Fair Housing and Equal Opportunity—the office charged with overseeing Fair Housing Act compliance—staff has declined more than 30 percent. How will you work to rebuild HUD's workforce so that it can fulfill its mission?

A.1. Recruiting and retaining the best talent is imperative to rebuilding HUD's workforce and fulfilling its mission. The Office of

Administration has taken immediate steps to increase HUD's hiring capacity, almost doubling hiring from 2019 to 2020.

Simultaneously, the Office of Administration has also begun to redesign the hiring process, developing a new hiring blueprint that reduced the number of steps to hire a new employee by up to 75 percent. This blueprint provides the roadmap for HUD to create the best-in-class hiring process and outcomes in the Federal Government. The Office of Administration is focused on continuing these efforts to improve not only the Department's hiring capability, but the capability to recruit, train, and retain a strong, stable workforce. The Office of Administration will also closely assess, and support staffing needs in important HUD offices like the Office of Fair Housing and Equal Opportunity, where the historical data shows above average staffing attrition.

Q.2. Where have you excelled in hiring and promoting people of color in your Congressional office and in previous jobs?

A.2. Something I pride myself on is not just hiring a diverse staff but elevating and promoting them accordingly. Understanding that I represent a diverse community, it has always been important to me that my staff reflects the demographic of my constituents. In addition to diverse hiring practices, I have been able to cultivate teams where diversity is reflected amongst leadership positions in my offices. Each of my Chiefs of Staff over the last 12 years have been Black women. Three of my six Legislative Directors have been people of color, and four of my Legislative Assistants were people of color that began their service as interns in my office and were promoted over time. I not only look forward to promoting staff internally, but, when the time comes, assisting them to the best of my ability in their next venture.

Q.3. In August 2011, President Obama issued an Executive order establishing a coordinated, governmentwide initiative to promote diversity, equity, and inclusion (DEI) in the Federal workforce. The Executive order reads, in part, that "Attaining a diverse, qualified workforce is one of the cornerstones of the merit-based civil service . . . To realize more fully the goal of using the talents of all segments of society, the Federal Government must continue to challenge itself to enhance its ability to recruit, hire, promote, and retain a more diverse workforce. Further, the Federal Government must create a culture that encourages collaboration, flexibility, and fairness to enable individuals to participate to their full potential." The order required each agency to establish an agency-specific diversity, equity, and inclusion strategic plan with specific objectives.

Please describe your commitment to diverse hiring at HUD. Will you establish a HUD-specific diversity, equity, and inclusion strategic plan with specific objectives?

A.3. I am fully committed to establishing a diverse workforce at HUD. I will work with HUD's Office of Departmental Equal Employment Opportunity and the Office of Administration to promote equal opportunity and identify and eliminate any discriminatory practices and policies. I will ensure that we have a diversified workforce through systematic training of HUD employees, monitoring our employment policies for any discriminatory impact, and ensuring that our senior leadership are evaluated in terms of their

commitments to diversity, equity, and inclusion. I will also work diligently in furtherance of President Biden's instructions to the head of each agency, including Executive Order 13985 on "Advancing Racial Equity and Support for Underserved Communities Through the Federal Government" and Executive Order 13988 on "Preventing and Combating Discrimination on the Basis of Gender Identity or Sexual Orientation".

Q.4. Will you commit to establishing a system for reporting regularly on HUD's progress in implementing an agency-specific diversity, equity, and inclusion strategic plan and in meeting the objectives under the plan?

A.4. I will ensure HUD employment practices are monitored and evaluated on the basis of diversity, equity, and inclusion, and I will direct HUD's Director of the Office of Departmental Equal Employment Opportunity and HUD's head of Administration to meet regularly with my office to report on our diversity, equity, and inclusion strategic plan. I will review HUD's current Inclusive Diversity Strategic plan and ask HUD's Office of Diversity and Inclusion to revise it to align with the vision laid out by President Biden and my track record.

Q.5. Will you commit to implementing and requiring diversity, equity, and inclusion training for all employees within your purview? What is your plan for implementing these trainings?

A.5. I will direct leadership of the Office of Departmental Equal Employment Opportunity, the Office of Administration, and the Office of General Counsel to work with HUD's Office of Diversity & Inclusion to deliver diversity-oriented events and activities, specifically, DEI trainings and cross-cultural workshops for the entire workforce.

Q.6. Will you commit to implementing and requiring implicit bias training for managers within your purview? What is your plan for implementing these trainings?

A.6. Yes, I will. And it is my understanding that HUD has begun these trainings and plans to virtually host implicit bias training to staff throughout headquarters and field offices. I will direct leadership of the Office of Departmental Equal Employment Opportunity, the Office of Administration, and the Office of General Counsel to analyze the content of these trainings and continue to strengthen them during my tenure at HUD.

Q.7. Please list at least 3 specific priorities for advancing racial equity, diversity, and inclusion at HUD. What specific measures will you use to evaluate success in these areas, and over what period of time?

A.7. As I stated in my testimony, advancing racial equity, diversity, and inclusion is a top priority for me in all things including as, if confirmed, HUD secretary.

First, I will help reenergize staff morale and internal dedication to DEI efforts. This will begin immediately through my senior leadership team and will continue throughout my tenure as I evaluate what is currently in place and work with HUD staff to strengthen these efforts.

Second, I will reinvigorate HUD's enforcement of the Fair Housing Act to combat discriminatory practices that prevent too many people from having equal access to housing. This will include addressing the previous Administration's rules regarding Affirmatively Furthering Fair Housing and disparate impact. President Biden's Executive orders direct HUD to evaluate the impact of both rules and the appropriate measures to take in response as swiftly as is practicable, and I would take immediate steps to do so. I will also direct HUD's Office of Fair Housing and Equal Opportunity to enforce the Fair Housing Act in a manner consistent with the President's directive to eliminate bias in the housing market and ensure equal housing opportunities for all.

Finally, we know that there are a disproportionate number of people of color, people with disabilities, and LGBTQ people among those experiencing homelessness. I am committed to advancing policies and practices that reduce homelessness among this population in all aspects of our work over the course of my tenure at HUD.

It will take both an internal and external approach to advancing DEI related to HUD's mission and I am committed to both.

Q.8. Please describe how you plan to work with and engage the housing and financial services industries to serve Black, Indigenous, and People of Color (BIPOC) and dismantle systemic racism's impact in those sectors. How, specifically, will you hold the industry accountable on these issues? How will you accelerate private sector efforts to achieve more inclusive leadership?

A.8. The dismantling of decades of racist housing policy and business practices will require intention, coordination, and serious commitment from inside the Federal Government and from the financial services and real estate industries. During my hearing I said that this Nation has "failed to have a holistic approach to housing." I recognize that housing is a necessity for every single American and a critical part of our Nation's infrastructure, and HUD is central to that. We have seen decades of disinvestment in our housing stock, including in our State of Ohio and the 44105 Zip code, and a direct connection of that disinvestment to formerly redlined and highly segregated areas where Black people live and where poverty is concentrated. I plan to work with key housing agencies inside the Government on a unified strategy to ensure lenders and financial institutions are not leaving BIPOC communities behind because of the legacy of racist business practices that have excluded these groups for generations. HUD should be included in the housing finance reform debate, because we have one housing finance system that should be serving all the people and the FHA insurance program is the largest provider of mortgage credit for BIPOC communities, first time homebuyers, and LMI households. I will also work with State and local housing agencies who play a critical role in delivering housing programs and services, as well as with mayors and governors with focus on those communities we know have been inadequately invested in. Private industry must be a part of the solution because they have been deeply involved in creating the problem. After George Floyd was killed this past summer many industry leaders, including the Business Roundtable, made

strong statements and commitments about dismantling racism, changing business practices and valuing diversity, equity, and inclusion. I intend to hold them accountable to their words through their actions.

Q.9. How do you plan on incorporating the views and work of the Office of Diversity and Inclusion across the Department?

A.9. I will work with my senior leadership team to explore ways to reenergize the Office of Diversity and Inclusion and ensure that its mission is embedded in all offices and at all levels of the agency. It is important that all staff understand that HUD leadership is committed to a healthy work environment that values diverse life experiences and viewpoints. My team and I will work with ODI to deliver innovative trainings, strengthen recruitment practices, and implement best practices for overall staff management, which includes creating an open work environment where people at every level have a voice in the development of HUD programs and policies. My approach is to hear from everyone—that's what makes us all grow stronger, together, and I intend to bring that approach to HUD.

Q.10. HUD has advisory councils and committees comprised of industry leaders, academics, nonprofits, and other stakeholders. They serve as volunteers but have significant influence being appointed by and working closely with you. How will HUD include more diverse advisors on these councils and committees, and over what period of time?

A.10. If confirmed, I will work diligently to seek out diverse participants in HUD's councils and committees, and will do so in light of President Biden's instructions to the head of each agency, including Executive Order 13985 on "Advancing Racial Equity and Support for Underserved Communities Through the Federal Government" and Executive Order 13988 on "Preventing and Combating Discrimination on the Basis of Gender Identity or Sexual Orientation".

Q.11. A department's budget reflects its values and goals. How do you plan to allocate and sufficiently resource internal and external efforts to advance DEI as part of the agency's annual budget process? How will you ensure sufficient financial support for the agency-specific diversity, equity, and inclusion strategic plan to ensure you are able to meet the objectives established under that plan in a reasonable time period?

A.11. Diversity, equity, and inclusion are at the core of HUD's mission—to create strong, sustainable, inclusive communities and quality affordable homes for all. If confirmed, I will request sufficient staff resources so that the Department can fully execute its mission and partner with our grantees to enhance their capacity. I will have a DEI plan for the Department and hold leaders across the agency accountable for meeting it. Without adequate resources, for example, the Department cannot effectively enforce fair housing law and ensure that tenants are in safe, sanitary, and decent housing. As I said in my testimony, we need to expand resources for HUD's rental assistance and home ownership programs to all people who are eligible. Too often those who experience the worst outcomes from housing instability are people of color. Black, Latino,

Native American, and Asian people are all over-represented among people experiencing homelessness. For example, HUD data indicates that 40 percent of people experiencing homelessness are Black, when Black people only make up 13 percent of the general population. Deepening the resources available to serve more eligible people is an investment in diverse, equitable, and inclusive communities. And within the resources that Congress provides, I look forward to working with you and other partners to find ways that we can prioritize and expand diversity, equity, and inclusion. And finally, if confirmed, if there are statutory improvements required to advance these aims, I will rely on your partnership to change the laws where appropriate.

Q.12. Please describe how you view the role of the Secretary of the Department of Housing and Urban Development in appropriately serving BIPOC. How do you view HUD's role in furthering racial equity?

A.12. As I stated in my testimony, HUD and its programs are central to furthering racial equity, particularly for people with low- and moderate-incomes. Home ownership is a key ticket to the middle class but has historically been denied to BIPOC because of racism and discrimination. I plan to evaluate new ways HUD can help BIPOC and other marginalized populations afford to purchase a home and build family wealth, including through encouraging lenders to expand their reach into BIPOC communities.

Renters should also have the opportunity to grow their incomes and build savings. I, like the President, am committed to expanding access to Federal rental assistance and improving program implementation so that people have true choice in where they live. Too often BIPOC who receive assistance are segregated into communities that have experienced under or disinvestment by local leaders. I am committed to investing in local communities so that all people have access to strong schools, healthy housing, and strong community support services.

Q.13. What are some short- and long-term strategies for addressing housing inequality and the racial and ethnic home ownership gap that you will pursue at HUD?

A.13. Reducing the racial home ownership and wealth gaps that have persisted for decades will be a priority if I am confirmed. Facts will be our guide, and I will collect and review the evidence and work to remove harmful legacy policies that have contributed to the gaps. Short term, I will ensure that the FHA continues to be a consistent source of credit supporting home ownership for BIPOC households, and work across the housing system to promote and advocate for policy changes that help break down barriers to help more families purchase their first home. I also want to see a healthier flow of financing to low-cost housing markets, like those in and around Cleveland, where smaller mortgage loans could help families get started on the path to home ownership. One way to do that will be to expand the footprint of lending institutions that do FHA lending, especially large national and regional banks that have pulled back in recent years. Strengthening HUD's housing counseling network and programs to help renters who are ready to become homeowners prepare will be a key focus, as will making

sure our counseling services are reaching the communities that need it most. We will take a comprehensive approach to creating and improving downpayment assistance programs to help those families who need Federal support in order to buy their first home because they do not have access to savings or parents whose wealth can transfer to help. I will also work to broaden and improve our Nation's affordable housing stock, including finding ways to expand factory built and manufactured housing as an affordable housing solution for suburban and rural areas.

Q.14. What specific measures will you use to evaluate HUD's success in understanding and addressing the needs of BIPOC? Will you regularly report to Congress on the progress being made on these measures?

A.14. Yes, I look forward to working with Congress on this particular issue and welcome an ongoing conversation on HUD's progress. As stated in my testimony, first and foremost we must prevent evictions, foreclosures, and homelessness due to the pandemic and economic crisis which has disproportionately impacted BIPOC. We also need to improve home ownership for BIPOC. I plan to look for ways to implement downpayment assistance for families and apply an equity lens to loan qualification criteria and appraisals, among other strategies. I also believe expanding access to rental assistance given the role it can play in reducing poverty among BIPOC should be a high priority and will be a measure of HUD's success. There are a myriad of additional ways HUD's policies and programs can address the needs of BIPOC, such as redoubling efforts to advance fair housing policy. I plan to work with HUD staff and my leadership team to lift up these opportunities and work with HUD's Office of Policy Development and Research to measure our success.

RESPONSES TO WRITTEN QUESTIONS OF SENATOR TOOMEY FROM MARCIA L. FUDGE

Q.1. *Disparate Impact*—I appreciate hearing you commit during your hearing to following the law in any potential revisions to HUD's disparate impact regulations, including the Supreme Court's 2015 decision Texas Department of Housing and Community Affairs v. Inclusive Communities. Will you commit that any revisions to HUD's disparate impact rule will follow the Supreme Court's dictate in Inclusive Communities that "disparate-impact liability [should not] be so expansive as to inject racial considerations into every housing decision" or cause courts "to second-guess" between "two reasonable approaches?"

A.1. As I testified during my hearing, I am fully committed to ensuring that any actions HUD takes related to disparate impact are consistent with the Supreme Court's ruling in Texas Department of Housing and Community Affairs v. Inclusive Communities. I understand that businesses subject to Fair Housing Act requirements are concerned about potential liability and potentially meritless litigation, just as individuals protected by the Fair Housing Act need meaningful access to the courts to ensure they are protected from intentional and unintentional discrimination.

Q.2. Will you commit that any revisions to HUD's disparate impact rule will follow the Supreme Court's dictate in Inclusive Communities that "disparate impact liability must be limited so employers [can] make . . . practical business choices and profit-related decisions [to] sustain a vibrant and dynamic free-enterprise system?"

A.2. As noted in my answer to Question 1 above, I am committed to ensuring that any revisions to HUD's disparate impact rule will be consistent with the Supreme Court's ruling in Texas Department of Housing and Community Affairs v. Inclusive Communities. I will commit to considering all aspects of the Supreme Court's opinion during any rulemaking process.

Q.3. Will you commit that any revisions to HUD's disparate impact rule will follow the Supreme Court's dictate in Inclusive Communities to have "adequate safeguards" for defendants at the prima facie (pleading) stage so "race [is not] used and considered in a pervasive way [that] would almost inexorably lead governmental or private entities to use numerical quotas . . . ?"

A.3. As noted in my answers to Questions 1 and 2 above, I am committed to ensuring that any revisions to HUD's disparate impact rule will be consistent with the Supreme Court's ruling in Texas Department of Housing and Community Affairs v. Inclusive Communities. I will commit to considering all aspects of the Supreme Court's opinion during any rulemaking process.

Q.4. Will you commit that any revisions to HUD's disparate impact rule will follow the Supreme Court's dictate in Inclusive Communities to have "robust causality" between the defendant's actions and the harm to a protected class so that defendants will not be held liable for racial disparities they did not create?

A.4. As noted in my answer to Questions 1, 2, and 3 above, I am committed to ensuring that any revisions to HUD's disparate impact rule will be consistent with the Supreme Court's ruling in Texas Department of Housing and Community Affairs v. Inclusive Communities. I will commit to considering all aspects of Supreme Court's opinion during any rulemaking process.

Q.5. Will you commit that any revisions to HUD's disparate impact rule will follow the Supreme Court's dictate in Inclusive Communities to focus on removing "artificial, arbitrary, and unnecessary barrier[s]" to housing?

A.5. As noted in my answer to Questions 1 through 4 above, I am committed to ensuring that any revisions to HUD's disparate impact rule will be consistent with the Supreme Court's ruling in Texas Department of Housing and Community Affairs v. Inclusive Communities. I will commit to considering all aspects of the Supreme Court's opinion during any rulemaking process.

Q.6. *AFFH*—Is ever it appropriate for HUD to tell localities how to conduct their education, transportation, or environmental policy? If so, under what circumstances?

A.6. HUD-administered funds, particularly Community Development Block Grant Funds, are often used by localities to fund many activities in a community. Those activities may relate in some respect to education, transportation, or environmental justice. If a lo-

cality is covered by any of the laws that HUD administers, I understand that it is HUD's duty to work with the locality to achieve compliance with any applicable statutes. Given my experience working in local government, I understand and respect localities' legitimate desire for flexibility in how they comply with Federal law.

Q.7. Is it ever appropriate for HUD to tell localities precisely where to place new housing? If so, under what circumstances?

A.7. Based on my understanding of the Fair Housing Act, a locality may not refuse to permit housing to be built in a particular location for a discriminatory reason. If the evidence showed that such discrimination had occurred, it would be appropriate for HUD or the Department of Justice to seek a remedy for the discrimination, either through voluntary means or through a lawsuit.

Q.8. We may disagree about what the content of a final AFFH rulemaking should look like, but I hope we agree that the outcome should come from a process that maximized stakeholder input. Will you commit that before making any revisions to HUD's AFFH regulations, you will receive extensive community and stakeholder input on any potential revisions, including how HUD's AFFH rule can respect local autonomy and avoid overly burdening localities?

A.8. HUD will seek community and stakeholder input in the development of any revision to the AFFH rule.

Q.9. Will you consider the possibility of tailoring the AFFH process to meet the unique nature of public housing agencies (PHAs), including by exempting PHAs altogether from having to undergo a separate AFFH process?

A.9. I will commit to giving very careful consideration to all options relating to the AFFH process and will carefully consider the burdens that an AFFH process may place on public housing agencies.

Q.10. *Barriers to Affordable Housing*—HUD just released a report "Eliminating Regulatory Barriers to Affordable Housing: Federal, State, Local, and Tribal Opportunities", which "identifies many Federal regulations and practices that could be revised to eliminate unnecessary burdens to providing Americans with affordable, safe, quality places to live, including opportunities to make sustainable home ownership more achievable."[1] Which of the report's recommendations do you agree with?

A.10. As you noted, this report was just published on January 19th. I understand that there is also forthcoming research on this same topic in HUD's Research Journal *Cityscape*. If confirmed, I look forward to discussing the breadth of the recent research on this topic with Congress, other Federal agency leaders, HUD staff, the research community, and those most impacted by these regulatory barriers to determine an appropriate role for HUD and the Federal Government.

Q.11. *Pilot Projects*—In recent years, HUD has started some important pilot programs to study the effectiveness of Housing Choice

[1] *https://www.huduser.gov/portal/portal/sites/default/files/pdf/eliminating-regulatory-barriers-to-affordable-housing.pdf* at ix.

Vouchers and to try to improve them for beneficiaries. Would you be open to additional pilots? If so, what kinds of pilots?

A.11. Yes, I am open to conducting pilots on the HCV program especially as we also work to increase access to vouchers for low-income families. The HCV program is the Nation's largest rental assistance program serving over two million families. However, as stated in my testimony, it only reaches 1 in 5 eligible households due to funding limitations. It is critical that HUD continues to study the effectiveness of the program to make improvements for our families, landlords, and public housing agencies. Some of the pilots may include activities such as improving safety inspections and housing modifications; promoting interventions that reduce segregation of families receiving assistance in disinvested communities and improve housing choice; developing innovative practices that assist disabled families, homeless families, youth aging out of foster care, and other people who face additional barriers to accessing housing; and implementing strategies that increase landlords' willingness to accept voucher recipients.

Q.12. *Ensuring That HUD Assistance Is Not for a "Lifetime"*—I appreciated your comment that "public housing or low income housing should not be [for] a lifetime" but "just a stopping point." What do you intend to do during your time as HUD Secretary to advance that goal?

A.12. Shortening tenancy requires a two-part strategy: increasing the supply of affordable housing and helping people increase their incomes. We need to produce more housing in every community that is affordable for people with low incomes. Housing affordability studies show that no State in the country has an adequate supply of affordable housing. HUD plays a key role in affordable housing supply along with the Treasury Department and USDA. If confirmed, I will work with Secretaries Yellen and Vilsack to increase the number of affordable housing units.

Second, we need to increase tenant incomes by raising wages and helping people connect to education, training, and other services that can help improve their economic circumstances. While these issues are outside of HUD's direct responsibilities, I will partner with my colleagues to examine all the ways we can increase people's incomes to help them afford a safe place to call home.

Q.13. Do you support expanding the number of Moving to Work (MTW) jurisdictions to allow more communities to experiment on how to make that a reality?

A.13. As you know, the Fiscal Year 2016 Appropriations Act authorized HUD to expand the MTW demonstration program from the 39 PHAs in the program to an additional 100 PHAs over a period of 7 years. In 2020, HUD finalized the Operations Notice for the MTW demonstration program expansion, which established requirements for the implementation and operations of the MTW expansion pursuant to the 2016 statute. HUD added 30 new PHAs to the MTW Program in January 2021, with plans to increase to the full 100 expansion MTW agencies through 2022. If confirmed, I am committed to working with the Congress as HUD follows through on its requirements under the 2016 Act.

Q.14. Would you consider expanding MTW to allow defined-stay tenancy for new tenants (time limits) in exchange for a set rent that won't increase with income?

A.14. One of the key aspects of the MTW Expansion is HUD's commitment to engage in structured research and analysis on specific flexibilities offered to PHAs under the original authorizing statute, including but not limited to tenancy issues such as those your question suggests, in order to provide HUD sound basis for future policy decisions. I am committed to working with Congress as we study MTW flexibilities going forward and work to determine policy and practices that best serve residents of federally assisted housing with the resources available to us.

Q.15. *CDBG Reforms*—Will you commit to evaluating whether the CDBG program formula allocates too much money to wealthier areas, at the expense of funding poorer and more rural areas? If so, will you consider CDBG reforms that could address this issue?

A.15. If confirmed, I will review past efforts to make changes to the CDBG funding formula. I look forward to discussing with members of Congress what further evaluation efforts are needed to inform improvements to the formula targeting.

Q.16. Will you commit to evaluating whether the CDBG program insufficiently prioritizes the building of affordable housing because of other allowable uses for CDBG dollars? If so, will you consider CDBG reforms that could address this issue?

A.16. If confirmed, I look forward to working with the HUD staff and CDBG grantees to better understand how and why grantees prioritize different community development activities to meet their local program objectives. As a former mayor, I appreciated that CDBG was not focused solely on housing. The CDBG program has a community development approach, with a broad, statutory goal of providing decent housing, a suitable living environment, and economic opportunity, principally for low- and moderate-income persons. HUD, as you know, has other programs, like the HOME program, that are specifically targeted to housing. I am committed to reviewing how the Department's programs work together to produce affordable housing.

Q.17. Will you consider the possibility of supporting reforms that could leverage existing CDBG dollars to reward grantees that increase their housing stock, in order to improve housing affordability?

A.17. With just 1 in 5 renters who qualify for HUD rental assistance receiving it, and millions of very low-income renters paying more than half their income for rent, there is a pressing need to ensure that, in addition to housing subsidies, there is an adequate supply of affordable housing. CDBG plays an important role in preserving housing stock through rehabilitation while the HOME program, Low Income Housing Tax Credit, Public Housing, the Housing Choice Voucher, and Project Based Rental Assistance programs support creation and long-term subsidy needed for creating and preserving affordable housing. If confirmed, I look forward to identifying local challenges with creating affordable housing and discussing with the Congress what policy tools, including incentives

such as how much CDBG funding a community receives, might be used to support the creation of decent, safe, and affordable housing for all Americans.

Q.18. *CDBG–DR Reforms*—What are appropriate guardrails to enact in any potential permanent authorization to HUD's CDBG–DR program to ensure that disaster relief reaches a community swiftly but in a manner that minimizes fraud?

A.18. HUD has and will continue to provide technical drafting services for the various CDBG–DR authorization proposals under consideration. As I said during my testimony, I support a permanent authorization and look forward to working with Congress to ensure that HUD is a good steward of Federal funds by expediting recovery activities while ensuring appropriate oversight.

Q.19. What are appropriate guardrails to enact in any potential permanent authorization to HUD's CDBG–DR program to eliminate any potential duplication of benefit?

A.19. HUD has and will continue to provide technical drafting services for the various CDBG–DR authorization proposals under consideration. As I said during my testimony, I support a permanent authorization and look forward to working with Congress to ensure that HUD's role in disaster recovery is complimentary of SBA, FEMA, and other programs and fills critical gaps in recovery, especially by focusing on the most vulnerable.

Q.20. *Environmental Regulations*—Regarding HUD's environmental regulations that govern assisted programs, how will you balance the need to protect the environment with the need to limit the cost of building new affordable housing?

A.20. The history of redlining, urban renewal, and other policies have forced too many families, especially poor people of color, to live in undesirable areas. Many studies have shown the disproportionate impact that our country's contaminated sites have had on low-income housing. Having a roof over your head and being safe from harm should not be competing choices. That's why it's absolutely critical that HUD's mission is to create safe, decent, and affordable homes for all.

Q.21. *DPA*—Downpayments for homes increase a lender's confidence that the borrower is a good credit risk. They also ensure the borrower has "skin in the game." That's why lenders often require a 20 percent downpayment. Put another way, the downpayment protects both the lender and the borrower. But as recently noted by HUD in its FY20 Report on the Mutual Mortgage Insurance (MMI) Fund, when FHA borrowers secure downpayment assistance (DPA)—in effect undermining the reason for requiring even a minimal downpayment—serious delinquency rates are over 25 percent higher than FHA loans where no DPA was provided.[2] Early payment default rates for DPA loans exceeded non-DPA loans by about 60 percent prior to FY20.[3]

You testified that you will explore ways to increase DPA for more borrowers. How do you intend to do that?

[2] See FY20 MMI Report at 30.
[3] See id. at 39.

A.21. There are hundreds of downpayment assistance programs available nationwide and all DPA programs are not created equal. If confirmed, I intend to review the current DPA programs primarily used with FHA loans, and assess the viability, risks, and benefits of each, as well as performance data. We will work together with the Administration to find ways to streamline, improve, and expand DPA programs to help credit worthy households that need assistance to get over the downpayment hurdle have options to buy their first home.

Q.22. Only 3 years after HUD's establishment, Congress authorized FHA to insure loans with nominal downpayment requirements and substantially below-market interest rates through the decidedly unsuccessful 235 program, which cost taxpayers billions in losses and led to many foreclosures. Should you decide to support more DPA programs where borrowers may have little or no money down for their home purchases, what will you do differently to prevent FHA from insuring borrowers not ready for home ownership?

A.22. If confirmed, I intend to find ways to bring more efficiency to DPA programs and low-downpayment lending, and I will work to ensure that people are given safe, appropriately priced loans and they have the ability to repay. I will always stand behind making sure loans are sustainable and homeowners are put in the best position to succeed and build wealth.

Q.23. How will you concurrently make sure borrowers with DPA do not perform significantly worse than borrowers without DPA?

A.23. Certainly, FHA will need to look at the performance of mortgages by downpayment assistance type, the risk to the Mutual Mortgage Insurance Fund, credit qualifications of borrowers, and other factors when exploring options for the use of downpayment assistance with FHA-insured mortgages.

Q.24. As you consider DPA for borrowers, will you examine and report performance metrics of loans with DPA by individual DPA providers to ensure they do not perform worse than loans without DPA and commit to identifying any corrective measures?

A.24. Yes. As part of FHA's annual report to Congress on the MMIF, I plan to continue to review and assess downpayment assistance program performance and will make recommendations or take corrective action, as appropriate.

Q.25. In what ways can HUD ensure taxpayers do not foot the bill for bad credit risks?

A.25. I can assure you that any policy actions we propose will only promote insuring safely underwritten mortgages for borrowers who are otherwise unable to achieve home ownership and will also take into account the risks and costs to the Mutual Mortgage Insurance Fund.

Q.26. *MIPs*—Although the MMI Fund Capital Ratio remained above the statutory minimum in FY20 at 6.10 percent (but still below that of many private-market lenders), this was primarily due to continued and strong house price appreciation (HPA). However, as the 2008 economic recession demonstrated, strong HPA is not sufficient to shield the MMI Fund from a sudden and severe rever-

sal in home prices. If home prices declined again, FHA could require another taxpayer bailout. Delinquency rates remain alarmingly elevated and Dave Stevens, the former FHA Commissioner in the Obama administration, recently admitted that "forbearance numbers in the FHA program are the worst of any program in mortgages . . . ."[4] A premium reduction would sharply reduce the capital buffer and threaten FHA's ability to withstand stress caused by potential losses resulting from the COVID–19 pandemic and slower growth from Government-imposed economic shutdowns. Moreover, few market observers think a cut in the MIP would do much to stimulate homebuying in a market with tight supply.[5]

Because the health of the MMI Fund continues to be at-risk, will you commit to not lowering MIPs during COVID–19 public health emergency?

A.26. People have lost their incomes and in some cases their lives during COVID, and we are prioritizing helping families remain safely housed through the pandemic. FHA plays a critical role in times of crises such as this, and a priority will be to ensure the fund is safe, stable, and sound and that we continue to make access to credit available to populations seeking home ownership. We have taken actions to keep families housed through the pandemic using forbearance, a streamlined loss mitigation program, and a foreclosure moratorium in line with Federal law. Ultimately, I am fully committed to finding ways to make home ownership more affordable and sustainable and to advance equity in home ownership opportunity under my watch, and we will use facts to drive our decisions and act when it's safe to do so.

Q.27. If you do lower MIPs, how will you ensure borrowers will see the benefits of such reductions?

A.27. Any considerations relative to changing FHA Mortgage Insurance Premiums will need to be in concert with evaluating the risk to the Mutual Mortgage Insurance Fund and ensuring that there is a quantifiable benefit to the borrower. Interest rates remain at historic lows, which naturally help borrower mortgage affordability.

Q.28. Do you disagree with Ted Tozer, the former president of Ginnie Mae in the Obama administration, that borrowers will not "benefit much at all" as any reduction will be reflected in the sale price of homes?[6]

A.28. I believe we have to look at the entirety of the situation, including market factors, and I will take steps that both benefit homebuyers and protect the safety and soundness of the FHA insurance program.

Q.29. The FY20 Report on the MMI Fund shows that subjecting the FY20 portfolio to the same macroeconomic conditions faced during the housing crisis would create losses in excess of MMI Fund

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[4] Hanna Lang, "Biden Administration Likely To Cut FHA Premiums Despite Credit Risks", *American Banker* (Jan. 28, 2021), *https://www.americanbanker.com/news/biden-administration-likely-to-cut-fha-premiums-despite-credit-risks.*

[5] Id.

[6] Id.

Capital, resulting in the MMI Fund Capital Ratio of -0.63 percent, below the statutory 2 percent minimum, and requiring a bailout.

Would you consider it a failure if FHA draws funds from the Treasury to cover losses, or put more simply, requires a bailout?

A.29. I will consider my fiduciary responsibility to prudently manage the financial soundness of the Mutual Mortgage Insurance Fund as equal to my duty to achieve the statutory goals of the National Housing Act to remove home ownership inequities and support the housing needs of the Nation's most vulnerable populations. However, we are in an unprecedented economic disaster as a result of COVID–19, and thus far Congress has not provided assurances that it will pass the larger economic stimulus proposed by President Biden. While still currently unlikely that FHA's capital ratio will dip below the 2 percent mandated by Congress, if confirmed, I will direct my staff to analyze FHA's current use of its loss mitigation authorities and take any actions necessary to ensure those authorities are utilized effectively. After taking those steps, should the capital ratio fall below 2 percent, will be a temporary circumstance incurred by the Federal Government to ensure the MMIF remains available to support the individuals and families that it is supposed to serve while we endeavor to return the ratio to above the statutorily mandated 2 percent.

Q.30. Do you think the MMI Fund as of FY20 has sufficient capital reserves?

A.30. The MMIF is currently 3 times above the statutory minimum required reserve ratio.

Q.31. Do you think it is inappropriate to build a capital buffer able to withstand a shock of the kind experienced during the 2008 housing crisis?

A.31. This crisis is very different than the 2008 housing crisis thus far, as home prices have not dipped nor do borrowers have unsafe or exotic high priced loan types like what we saw in the last crisis. Looking at natural disasters as a comparison is more appropriate as we think about the capital buffer we need to endure future crises.

Q.32. Do you have plans to impose the same climate stress tests and climate change regulatory standards on FHA's lending portfolio as several Biden administration officials have discussed doing for private sector market participants?

A.32. I do believe it is important that FHA's Mutual Mortgage Insurance Fund is managed using appropriate modeling and "stress testing" to have an appropriate capital buffer to withstand significant economic shock events. Certainly, we will continue to evaluate the stress testing we are using and will analyze climate change stress testing outcomes for the FHA program.

Q.33. *Manufactured Housing*—The Manufactured Housing Consensus Committee (MHCC) is a Federal Advisory Committee statutorily authorized to develop and submit to the HUD Secretary manufactured home construction and safety standards. The law requires the MHCC to "submit proposed revised standards . . . to the [HUD] Secretary in the form of a proposed rule, including an economic analysis." 42 U.S.C. §5403(a)(4)(A)(ii). Accordingly, the

MHCC must have resources devoted to developing these required economic analyses.

Will you provide resources that are necessary for the MHCC to develop economic analyses to accompany the construction and safety standards being considered by the MHCC so that the standards are revised to keep up with innovations in the market?

A.33. Manufactured Housing is a critical source of unsubsidized affordable housing, and as I mentioned in my testimony, I will explore more ways to further its use as an affordable housing option. As mandated by statute, the Manufactured Housing Consensus Committee (MHCC) assists HUD in formulating and evaluating its oversight functions of the Manufactured Home Construction and Safety Standards. HUD agrees the MHCC should have adequate resources necessary to achieve its purpose. HUD program office and research staffing resources provide economic analysis assistance and HUD's Office of Manufactured Housing Programs maintains sufficient contracted resources that conduct economic analyses for MHCC recommendations.

Q.34. *Rental Assistance*—Dean Rouse testified that to put the economy on strong economic footing, money appropriated by Congress needs to be targeted, smart, and in areas where we know the economic benefit outweighs the cost.

Do you agree that Congressional support needs to be targeted so that benefits outweigh costs?

Is providing housing assistance without confirming household need a smart or targeted method of spending appropriated dollars?

A.34. If we are both confirmed, I look forward to working with Dean Rouse on how we can target the resources Congress provides to ensure a solid economic footing for all Americans. As you know, HUD plays a critical role by providing rental assistance that not only prevents homelessness for millions of Americans. HUD's programs have been shown to help families with low incomes afford other basic needs like food, health care, and childcare. HUD's rental assistance program rules are already designed to target those with the lowest incomes, and local programs can institute additional targeting preferences as permitted by law. The challenge for HUD programs isn't that they aren't targeted, it is that funding levels are inadequate to meet the need. Millions of very low-income families pay more than half their income for rent each month because they do not receive Federal assistance due to lack of funding. Similarly, the Federal Housing Administration plays a critical role making affordable mortgage credit available to first time homebuyers and underserved populations. During economic crises, we must use all of the tools at our disposal to ensure that all people remain safely and stably housed. Targeting assistance to prioritize the places and people who are most in need is always the goal, as is ensuring equity in allocations and getting funds in hands of struggling households expeditiously.

Q.35. *Delinquent Federal Tax Debt*—Borrowers with delinquent Federal tax debt are ineligible for FHA loans but HUD OIG discovered that FHA fails to verify with the IRS whether borrowers have

such debt.[7] In FY18 alone, FHA insured over 56,000 loans to borrowers with delinquent Federal tax debt worth $13 billion. OIG also found that for FY18, the serious delinquency rate was almost 89 percent higher for those loans than that of the general population.

How can FHA realistically protect taxpayers if it insures loans for people who fail to pay their own taxes?

Can you commit to work with the Department of the Treasury to ensure FHA can verify prospective borrowers do not have delinquent Federal tax debt?

A.35. While I would be unable to comment on the exact scenario that led to the previous Administration's insurance of mortgages to individuals with delinquent tax debt, HUD is required to comply with the Debt Collection Improvement Act of 1996 (DCIA). This law requires that Federal agencies refer delinquent debtors to the Department of the Treasury's Treasury Offset Program (TOP), for withholding of any eligible Federal payments, including Social Security benefit payments. I will ensure that this process continues.

Q.36. *Depository Institution Participation*—Many depository institutions lend in their communities and banks' participation in FHA is critically important for FHA's first-time homebuyers and minority borrowers. Will you commit to working to bring banks into FHA so that first-time homebuyers and minority borrowers continue to have access to credit?

A.36. Robust participation in FHA programs by quality lending institutions, regardless of their structure, is something that I will continue to encourage. To date, the majority of FHA lender participants are nondepository institutions. It would be beneficial for FHA to have greater participation by depositories to make FHA-insured mortgage financing more easily available to borrowers, and to better balance counterparty risk. Bringing large bank lenders and regional banks back to the FHA program will be one of my priorities. It means more people have access to credit and a shot at home ownership and will help us meet goals for equity and support more communities that have historically not been served by these financial institutions.

Q.37. *Rental Assistance Programs*—In December, Congress enacted a new $25 billion rental assistance program to help renters who have fallen behind on their bills.

Even though that program will be run through the Treasury Department and not HUD, do you support that program?

The National Low Income Housing Coalition claims that renters may owe $57 billion in back rent. Do you think that Congress should prioritize funding to address that backlog, which would help to remove the treat of eviction from landlords who, in some cases, may not have received their past-due rent for nine or more months?

Do you support making sure that any future funding appropriated to the emergency COVID rental assistance program is used exclusively to retire those arrears and get those renters out from under the threat of eviction?

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[7] *https://www.hudoig.gov/sites/default/files/2019-10/2019-KC-0003.pdf*

A.37. I understand that HUD has been providing answers to Treasury's questions as they have been working to implement the new $25 billion Emergency Rental Assistance program. If confirmed, it will be one of my highest priorities to continue whatever HUD can legally do to support Secretary Yellen's implementation of this important program.

I agree that Congress should provide funding to help people pay back rent owed due to the health and economic crises. Rental housing depends on responsible landlords providing safe, decent housing. To do that effectively, landlords need to receive the rent. Many landlords have mortgages that need to be paid, all have taxes, insurance, utilities, and maintenance costs to be paid. The growing rent arrearages is certainly negatively impacting landlords and their tenants.

Treasury's Emergency Rental Assistance program will play an important role at helping not only prevent eviction but ensuring landlords get the funding they need to continue to provide safe and decent housing. I look forward to working with the Congress to craft effective policies that keep Americans housed as this crisis continues to evolve.

Q.38. *Homelessness*—In 2020, HUD estimated that the homeless population of the United States exceeded 560,000, driven in large part by substantial increases in California and New York, which have four of the top five cities in terms of homeless populations. As the homeless population continues to increase in places like New York City, Los Angles, San Diego, and San Jose, it is clear that the strategies those places are using to reduce homelessness are simply not working.

Can you explain what the permanent supportive housing method known as Housing First entails?

Are you aware that the Housing First model prohibits, as a condition of receiving funding, homeless services providers from creating safe spaces free from drugs and alcohol use for chronically homeless individuals in need of sobriety services, or that it prohibits requiring individuals suffering from severe mental illness from having to take psychiatric medications?

By awarding Federal funding through a Housing First model, HUD is essentially locking out successful homeless services providers with long track records of both sheltering chronically homeless individuals and treating their alcohol, drug, or mental illness issues to increase their chances to remain permanently housed. As Secretary, will you commit to reviewing HUD's Housing First formula bias and working to ensure that all providers of successful homeless services have equal access to Federal funding, even those with programs that feature sobriety or mental health treatment requirements?

A.38. Housing First is an approach that is applied to a variety of different types of programs, including permanent supportive housing, rapid rehousing, and transitional housing. The techniques used as part of a Housing First approach are tailored to the specific needs of each person being served. However, all projects that use a Housing First approach share three elements:

- There are low barriers to entry, meaning that people can be served by programs using a Housing First approach, regardless of the barriers they face.
- Housing First programs focus first on helping people move into safe and stable housing as quickly as possible. One of the reasons Housing First approaches are effective is that when people are in safe and stable housing, they are much better able to address the challenges that led to their homelessness.
- A Housing First approach involves providing customized and client-driven supports, which may include primary health, behavioral health, employment, and education.

If confirmed, a primary goal will be to ensure that HUD provides the most effective assistance possible. I support using a Housing First approach because numerous studies have shown it is the most effective strategy for reducing homelessness. If confirmed, during my tenure, HUD will continue to look at all different approaches and promote ones that evidence shows will most help us achieve our goal of ending homelessness.

Q.39. In August, GAO reported that HUD may be misstating the size of the U.S. homeless population because of flawed data collection and monitoring processes. One factor in that flawed data collection is the use of different definitions of the term "homeless" by different Federal agencies, like the Department of Education. For example, GAO stated: "The definition of homeless that Education uses is broader than HUD's.[and] includes children and youth who are sharing the housing of other persons due to loss of housing, economic hardship, or a similar reason (that is, are doubled up); living in motels, hotels, trailer parks, or camping grounds due to the lack of alternative adequate accommodations; or living in substandard housing." The result of that disparity is that over one million children who qualify as homeless by part of the Federal Government are omitted and cut off from assistance by HUD under its more restricted definition.

Do you support the inclusion of all children who are homeless within the HUD definition of homeless so that they can access HUD funding along with adults?

A.39. I look forward to discussing the issues you raise. With respect to the definition of homelessness, any expansion of the definition of homelessness should also be coupled with additional resources. The challenge is that we don't have enough resources to serve those who currently meet HUD's homelessness definition, and I think we need to ensure families living in crowded shelters or on the street receive the housing and services they need. I recognize that many families live on the edge of homelessness and need help finding and maintaining affordable housing.

Therefore, I am interested in ways to expand housing assistance so that all people who are eligible for assistance receive it. As I said in my testimony, only 1 in 5 households who are eligible for rental assistance receive it. Increasing access to HUD assistance is essential not only to ending homelessness but to ensuring families on the edge of homelessness stay housed. Finally, increasing access to affordable housing also includes partnering with communities to accelerate the development of affordable housing and ensuring

homeless families and youth are prioritized for health care, education, employment, and other needed services.

Q.40. As Secretary, would you support the harmonizing of the definition of homeless across all Federal agencies?

A.40. I will reenergize HUD's efforts to partner with other Federal agencies to ensure that Federal programs across the board are doing as much as possible to prevent and end homelessness.

RESPONSES TO WRITTEN QUESTIONS OF SENATOR COTTON FROM MARCIA L. FUDGE

Q.1. An issue that has garnered bipartisan support on this Committee has been the regulation of Property Assessed Clean Energy loans. An important part of these efforts was a decision issued by HUD in 2017 to stop issuing FHA insurance on homes that carry PACE liens. The rationale behind this decision was two-fold. First, by placing PACE loans in a first-lien position, this program put the Federal Government—and the taxpayers who stand behind FHA—in a second loss position. And second, the lack of consumer protections associated with PACE lending led to documented abuses at the hands of predatory lenders.

Fannie Mae, Freddie Mac, and the VA all ban PACE lending, just like FHA. If confirmed to lead HUD, will you continue to protect both homeowners and taxpayers by maintaining a strong ban on FHA insuring mortgages with PACE liens?

A.1. Yes. I am committed to protecting homeowners and taxpayers and maintaining this policy. I agree that the current FHA policy on Property Assessed Clean Energy (PACE) loans is consistent and prudent for the housing finance industry, and the current PACE structure that subordinates FHA to second lien position puts the FHA insurance program and taxpayers at risk. As you know, energy efficiency and climate are key priorities for the Administration, and I believe that housing has a role to play in that. If I am confirmed, I hope that progress can be made to improve and expand sustainable and equitable clean energy housing programs, and I commit to working across agencies, with the White House Climate Council, and with Congress to determine affordable ways to ensure safe and efficient home construction, manufacturing and financing options for homeowners who wish to make energy efficient improvements to their homes. This is an area we will continue to evaluate.

RESPONSES TO WRITTEN QUESTIONS OF SENATOR KENNEDY FROM MARCIA L. FUDGE

Q.1. In 2020, five categorized storms struck Louisiana, affecting all 64 parishes across the State. The most powerful of these storms, Hurricane Laura, hit Southwest Louisiana as a Category 4 storm and is one of the strongest storms to make landfall in American history. Because of the previous Administration's decision to issue major disaster declarations prior to landfall for both Hurricanes Laura and Delta, many lives were saved across Louisiana. However, the physical damages to homes, businesses, and infrastructure were extensive. Hurricane Laura alone caused an estimated

$14 billion in damages. Hurricane Delta further compounded the damage when it made landfall in the same area just 42 days later. The Louisiana Governor, and the Louisiana Congressional delegation have called for disaster relief appropriations that would focus primarily on HUD's Community Development Block Grants for Disaster Relief. This funding is imperative to fill the gap between available funds.

Louisiana's citizens are resilient, but our State and local resources cannot cope with these hurricanes' severity and frequency without emergency supplemental assistance. As Secretary of HUD, will you urge the President to make this request to Congress for these funds?

A.1. Over the past decade, communities across the country have witnessed a historic number of deadly and destructive weather and climate events. In 2020 alone, there were 22 weather and climate disaster events with losses exceeding $1 billion each to affect the United States—a new record. If confirmed, I will work with HUD and FEMA to estimate unmet recovery needs and work with the President to implement his historic vision for building back better.

RESPONSES TO WRITTEN QUESTIONS OF SENATOR MENENDEZ FROM MARCIA L. FUDGE

Q.1. *Healthy Housing*—Last Congress, Senator Scott and I introduced and passed into law our CO Alerts Act, which requires carbon monoxide alarms in federally assisted housing units that have potential carbon monoxide sources like gas-fired appliances, fireplaces, forced air furnaces, and attached garages. Since carbon monoxide is a silent killer, carbon monoxide alarms are the only way to safely detect the poison's presence.

How will you prioritize implementing this bill to ensure public housing residents' exposure to danger from carbon monoxide is reduced each successive winter?

A.1. I was very pleased to see that the CO Alerts Act was enacted as part of the FY2021 Consolidated Appropriations Act. The CO Alerts Act aligns with my commitment to ensure that public housing offers safe homes for all residents. And even though the Act allows up to 2 years to implement, if confirmed as Secretary, I will pursue implementation of the Act as quickly as possible. I hope that Congress will follow up on the authorization of funds with a specific appropriation. This would allow the Department to build on steps already taken to eliminate carbon monoxide exposure risks over the past 2 years, including the Department having provided in the past 12 months nearly $10 million in funding for 117 public housing agencies to install carbon monoxide detectors in thousands of residential units across the Nation.

Q.2. Another poison present in Federal housing is lead. Senator Scott and I also have a bill on this issue, the Lead-Safe Housing for Kids Act.

Will you consider reevaluating how HUD currently conducts risk assessments and how current evaluation tools are used to identify lead hazards in federally assisted housing before a family moves in?

A.2. First, I want to thank you and Senators Durbin and Scott for introducing the Lead-Safe Housing for Kids Act in 2019. Every child, regardless of their zip code, deserves a safe and healthy place to lay their head at night. The Centers for Disease Control and Prevention consistently cautions that no level of lead exposure is safe. As I am sure you know, based on Title X, HUD already requires, with only a few exceptions, all older HUD-assisted public housing and project-based rental housing to have a risk assessment followed by control of any lead-based paint hazards identified. However, Title X does not authorize HUD to require the same risk assessments in the Housing Choice Voucher program. It is my understanding that in an effort to address the problem, HUD conducts visual assessments for deteriorating paint, followed by stabilization of the area identified.

If confirmed, I will explore how HUD currently conducts risk assessments and how visual assessments are used to identify lead hazards in tenant-based housing before a family moves into pre-1978 housing. HUD's Real Estate Assessment Center developed a lead inspection methodology and performed a pilot test in FFY20 as a prototype inspection for public housing agencies that received funding for lead abatement. In addition, a recent Government Accountability Office (GAO) report recommended that HUD take definitive actions to address lead hazards in its project-based rental assistance properties. If confirmed, I will ensure that HUD develops an action plan to address the findings in the GAO report, which is a start to reevaluating this issue on a larger scale.

Q.3. *Puerto Rico*—In September 2017, Puerto Rico was nearly destroyed after being hit by two back-to-back category 5 hurricanes. Under the Trump administration, HUD wrapped financial aid in so much red tape, that 3 years after the hurricanes the island has only received $3.2 billion of the nearly $20 billion that Congress appropriated in CDBG–DR funds between 2017 and 2018.

Congresswoman Fudge, can you commit to working with the people of Puerto Rico to ensure that they get all of the congressionally appropriated funding as expediently as possible?

A.3. Yes. We will work to ensure that Puerto Rico receives the Federal disaster reconstruction funding that it urgently needs to support the long-term recovery of Puerto Rico and increase its ability to withstand any future storms.

Q.4. *Elderly Housing*—HUD rental housing programs bring affordable housing to more than 1.9 million older adults, a population ravaged by COVID–19.

Under your leadership, how will HUD ensure the federally assisted senior housing communities have the tools and resources they need to protect residents and staff?

A.4. Safeguarding the welfare of older adults across the Department is, and must remain, one of our highest priorities. While older adults are the focus of the Section 202 Supportive Housing for the Elderly program, older Americans are supported by nearly all HUD programs including public housing, tenant-based rental assistance, and project-based rental assistance. The Department will continue to Administer supplemental funding provided by Congress and to protect residents and staff. Supplemental funding appropriated by

Congress is being used to support a variety of resident safety measures, such as personal protective equipment, extra cleaning and disinfecting, equipment to facilitate social distancing, and temporary staffing increases to maintain or enhance ongoing service coordination for residents. HUD should also strengthen its partnerships with HHS and State and local public health agencies to ensure that older Americans are vaccinated. If confirmed, I look forward to working with you to ensure older adults are protected in HUD-assisted housing.

RESPONSES TO WRITTEN QUESTIONS OF SENATOR WARREN FROM MARCIA L. FUDGE

Q.1. Eviction poses a severe threat to families and to public health, and new research shows that a strong eviction moratorium can save lives during this pandemic. While the CDC eviction moratorium has been a critical intervention, it must be strengthened. The Trump administration made the moratorium as weak as possible—the order allows landlords to file eviction proceedings, requires renters to sign a declaration under penalty of perjury that could be intimidating, and allows landlords to evict renters who do not know their rights. The Administration also failed to conduct public outreach—particularly troubling because eligible renters do not automatically receive eviction protection—and did not enforce the ban.

Will you work with the CDC to strengthen the moratorium?

A.1. If confirmed, I will direct my staff to work with CDC to look for ways to strengthen their moratorium.

Q.2. Will you conduct public outreach to renters and landlords regarding the moratorium, including in multiple languages?

A.2. The Limited English Proficiency Initiative provides funding for the creation and promotion of translated materials and other programs that support the assistance of persons with limited English proficiency in utilizing the services provided by the Department of Housing and Urban Development. If confirmed, I will direct my staff to work with CDC staff to provide public outreach regarding the moratorium to renters and housing providers, which would include sharing information in multiple languages.

Q.3. Will you work with other agencies to ensure there is meaningful enforcement of the moratorium?

A.3. The U.S. Department of Justice (DOJ) prosecutes violations of the moratorium. If confirmed and asked for guidance on enforcement, I will direct my staff to work with DOJ staff to find ways to more meaningfully enforce the moratorium, based on HUD's experiences enforcing regulations for our own housing programs.

Q.4. Will you work with housing advocacy organizations and low-income renters to determine necessary changes to strengthen the order?

A.4. If confirmed, I will ensure that we listen to the concerns of housing advocacy organizations and low-income renters before making determinations about our consultations with the CDC on the future of their eviction moratorium.

Q.5. In 2016, HUD found that "transgender and gender nonconforming persons continue to experience significant violence, harassment, and discrimination in attempting to access programs, benefits, services, and accommodations" and reported that "transgender persons are often discriminatorily excluded from shelters or face dangerous conditions in the shelters that correspond to their sex assigned at birth."

Will HUD abandon the Trump administration's proposed rule undermining the 2016 Equal Access rule protections?

A.5. Yes, HUD will withdraw the proposed rule. Transgender and gender nonconforming persons experience extremely high rates of homelessness, and historically, emergency shelters have not appropriately and consistently met the needs of these communities. The 2016 rule helps protect transgender persons from discrimination in emergency shelters, and I am committed to enforcing it. Furthermore, HUD will republish training materials that help communities effectively implement the 2016 rule.

Q.6. We face a worsening affordable housing crisis that is hitting families of color the hardest. Today, there are only 36 affordable rental homes available for every 100 extremely low-income families, and a housing shortage exists for all families making below the area median income. Tackling this crisis will require significant, targeted investments in building affordable housing for the lowest-income Americans, like the Housing Trust Fund.

Will you advocate for investments in the Housing Trust Fund in the HUD budget and in an infrastructure package or other legislation?

A.6. I support President Biden's plan for investing in our communities through housing, including his call for increased investment in the Housing Trust Fund.

Q.7. Amidst an ongoing affordable housing crisis, it is critical to preserve and maintain existing affordable housing, including 1.2 million public housing units. Years of chronic underfunding have resulted in an estimated $70 billion backlog of repairs to the existing public housing stock.

Will you advocate for investments in the Public Housing Capital Fund in the HUD budget and in an infrastructure package or other legislation?

A.7. In the opening statement of my testimony, I voiced my conviction that we must work together to improve the quality, safety, and accessibility of affordable housing throughout the Nation. Many communities suffer from disinvestment; and unfortunately, given the age of much of the public housing stock, the level of funding for public housing has been insufficient to address the backlog of repairs.

Modernization of HUD's housing stock would allow us to accomplish multiple objectives: strengthening our economy through energy retrofitting which will generate green jobs, addressing health hazards, and, most importantly, creating high-quality living conditions for some of our most vulnerable communities. If confirmed, I welcome the opportunity to work with you on significant capital investment in our public housing portfolio.

Q.8. As of October 2020, HUD had still not established conditions for using CDBG–DR funds to implement long-term repairs to Puerto Rico's energy grids following the 2017 hurricanes, or approved any long-term grid recovery projects.

Will you prioritize getting appropriated disaster relief money to Puerto Rico, and addressing administrative roadblocks that have prevented Puerto Rico from using that funding?

A.8. Yes. We will work to ensure that Puerto Rico receives the Federal disaster reconstruction funding that it urgently needs to support the long-term recovery of Puerto Rico and increase its ability to withstand any future storms. In addition, I will work with HUD to take additional administrative steps to remove unnecessary barriers to distributing much-needed housing recovery funds.

Q.9. President Biden has committed to take a "housing first" approach to ending homelessness, and to conduct a review of Federal housing programs to ensure they pursue and incentivize this approach. Will you encourage the U.S. Interagency Council on Homelessness to appoint an Executive Director who has a demonstrated commitment to a "housing first" approach?

A.9. Yes. I agree that the Executive Director of USICH serves a critical role in shaping the Nation's homelessness response. That role must be filled by a person who understands and follows the evidence. Numerous studies and the experiences of communities across the country show that Housing First approaches are the most effective way to address homelessness for the vast majority of people. I will ensure that it is the primary strategy promoted by HUD and I will advocate for a new USICH Executive Director who understands and supports Housing First strategies.

RESPONSES TO WRITTEN QUESTIONS OF SENATOR SMITH FROM MARCIA L. FUDGE

Q.1. On November 27, 2019, a fire broke out on the upper floors of Cedar High Apartments, a public housing building in Minneapolis, Minnesota. Five residents tragically lost their lives in the fire. In the wake of this tragedy, I learned that Cedar High Apartments, like so many other multifamily public housing buildings around the country, was built long before 1992, when Congress passed a law requiring new public housing to be equipped with automatic sprinkler systems.

As a result, the Federal sprinkler requirement does not apply to Cedar High Apartments, and any efforts to voluntarily upgrade fire safety in that building have to be funded by the Minneapolis Public Housing Authority's limited capital funds.

Improving fire safety in public housing should be a core part of fulfilling HUD's mission to provide safe, stable housing to low-income families. I also see this as an issue of equity, since public housing residents are disproportionately people of color and people with disabilities. We must do everything we can to ensure that these individuals are safe in their own homes.

I authored a bill, the Public Housing Fire Safety Act, to help public housing agencies fund efforts to improve fire safety in older public housing buildings. Rep. Fudge, if confirmed, will you commit

to working with me to get this effort across the finish line and provide funding for efforts to retrofit older public housing buildings with sprinkler systems?

A.1. I am committed to working with you to ensure that the Nation's public housing properties meet high standards for safety and security. Fire safety is one of a number of critical issues that must be addressed in order to ensure that the homes of public housing residents are safe places to live. As referenced in your question, the Federal Fire Safety Act of 1992 required the installation of sprinklers in all new Government-owned high-rise buildings, but not in the thousands of public housing developments around the country built before that date. Given the age of the public housing portfolio and the backlog of capital needs faced by many public housing agencies, additional capital funds are necessary to quickly address health and safety risks, including fire safety. If confirmed, I look forward to working with you and Congress on this important issue.

RESPONSES TO WRITTEN QUESTIONS OF SENATOR SINEMA FROM MARCIA L. FUDGE

Q.1. As you know, rental assistance dollars are administered by the Treasury Department. However, if confirmed, you will have an important role as HUD Secretary in advising the president on how he should engage on relief disbursement. Arizona struggled to allocate the rental assistance dollars provided by the CARES Act. Much of the backlog seems to have been attributed to onerous requirements at the State level, which require renters to go to great lengths and provide excessive paperwork to prove financial damage due to the coronavirus outbreak. While it is vital we prevent fraud in all Federal coronavirus relief programs, we also need the relief to get to Americans who are hurting. If confirmed, how will you help streamline rental assistance programs, including those in Arizona, so that dollars get to those in need in a timely manner?

A.1. I understand that HUD staff are providing technical support and participating in stakeholder listening sessions as the Treasury Department revises guidance published by the previous Administration on the recently funded Emergency Rental Assistance program. It is a top priority to provide whatever assistance HUD may legally provide to Treasury Secretary Yellen, as her team seeks to implement this important program quickly and effectively. I am also committed to learning more about what barriers are slowing the expenditure of HUD CARES funded programs in order to take actions that will speed up the effective expenditure of those funds. We must do whatever we can with the resources we have to quickly support people who are housing insecure due to the health and economic crises.

Q.2. As you know, HUD's definition of homelessness excludes children and youth living in motels or staying with other people temporarily, effectively and systematically preventing many families and children from receiving any HUD assistance. Every year, there are efforts to broad and align HUD's definition of homelessness with those of other Federal agencies, such as the Department of Education and the Department of Health and Human Services. The

coronavirus outbreak has led to record-breaking homelessness levels, including homeless children.

How do you feel about aligning HUD's definition with other agencies?

Would you be willing to waive any HUD regulation or practice that restricts access to housing and homeless assistance for children, youth, and families who are experiencing homelessness as a result of the coronavirus outbreak?

How else do you plan to combat families and youth experiencing homelessness?

A.2. I look forward to discussing the issues you raise. With respect to the definition of homelessness, any expansion of the definition of homelessness should also be coupled with additional resources. The challenge is that we do not have enough resources to serve those who currently meet the homelessness definition, and we must ensure families living in crowded shelters or on the street receive the housing and services they need. I recognize that many families live on the edge of homelessness and need help finding and maintaining affordable housing. I will reenergize HUD's efforts to partner with other Federal agencies to ensure that Federal programs across the board are doing as much to prevent and end homelessness as possible. I will also explore every waiver and authority available to ensure that HUD's programs are assisting as many people as possible during the pandemic.

I am also interested in ways to expand housing assistance so that all people who are eligible for assistance receive it. As I said in my testimony, only 1 in 5 households who are eligible for Federal rental assistance receive it. Increasing access to HUD assistance is essential not only to ending homelessness but to ensuring families on the edge of homelessness stay housed. Finally, increasing access to affordable housing also includes partnering with communities to accelerate the development of affordable housing and ensuring homeless families and youth are prioritized for health care, education, employment, and other needed services.

Q.3. In addition to our families and children, I am concerned about homelessness levels for Arizona seniors and veterans. How do you plan to combat homelessness in these demographics?

A.3. I am very troubled by the rise in homelessness among seniors. We need to ensure that there is enough affordable and accessible housing to ensure that seniors do not fall into homelessness. For those seniors who are homeless now or become homeless in the future, we need to ensure that we help them move quickly into housing and connect them with the health care and other services they need. I will work closely with my counterparts at HHS and with communities to coordinate housing and health care, and I will advocate for more affordable housing opportunities for seniors.

HUD's partnership with VA is crucial for ending homelessness among our Nation's veterans. The HUD–VA Supportive Housing (HUD–VASH) program has helped reduce veteran homelessness by half since 2010 and several communities report ending homelessness for veterans. However, HUD–VASH is facing new challenges, particularly in communities where housing costs have skyrocketed. I will work to reenergize this partnership, increase the impact of

HUD–VASH, and look for opportunities to direct housing assistance to more veterans with low incomes who need housing subsidies but do not need intensive supportive services.

RESPONSES TO WRITTEN QUESTIONS OF SENATOR BROWN FROM CECILIA E. ROUSE

Q.1. Last year women lost the most jobs in our economy—in fact in December, women accounted for all 140,000 of the net job losses that month. And that doesn't even account for all the women who've been forced out of the labor market altogether. You were on the CEA during the height of the Great Recession, and you've spent your career studying racial and gender gaps in the labor force. How do we address the job losses disproportionately hurting women and Black and brown workers?

A.1. This pandemic has disproportionately hurt women and Black and brown workers, but it was able to do so because of long-standing inequities in our society. This is a moment of urgency but also of opportunity unlike anything we've faced in modern times: the urgency of ending a devastating crisis, and the opportunity to build a better economy that works for everyone. As we work to build that better economy, the CEA will always take into account the impacts of policies on disadvantaged and underrepresented communities.

Q.2. Even before this pandemic, workers' economic security was eroding and the middle class was shrinking. For decades, we've been losing many well-paying, middle class, union jobs—like the manufacturing jobs in my home State of Ohio. The cost of everything from child care to housing to education has gone up. Meanwhile, we've seen a rise in the so-called "gig economy," which we know is just another way to cut costs and exploit workers. Long term, how do we build an economy that honors the dignity of all work?

A.2. We need to start by not thinking that the average outcome is what everyone in America is experiencing. We need to look at unemployment rates for all groups, at wage growth for different wage levels, and economic outcomes in communities across the country. As part of that effort, we will need to carefully examine the ways in which our institutions may need updating to fit the modern labor market. An economy that works for everyone is an economy that will grow faster and provide more economic benefits to all of us.

Q.3. Where have you excelled in past positions in hiring and promoting people of color in your previous jobs?

A.3. I served three terms as chair of the American Economic Association's Committee on the Status of Minority Groups in the Economics Professions, established to increase the representation of minorities in the economics profession. In addition, as dean of the Princeton School of Public and International Affairs (SPIA), I have made it a priority to diversify our faculty, staff, and student body. This included shoring up programs to ensure that students of color were in the policymaker pipeline.

Q.4. In August 2011, President Obama issued an Executive order establishing a coordinated, governmentwide initiative to promote diversity, equity, and inclusion (DEI) in the Federal workforce. The Executive order reads, in part, that "Attaining a diverse, qualified workforce is one of the cornerstones of the merit-based civil service . . . To realize more fully the goal of using the talents of all segments of society, the Federal Government must continue to challenge itself to enhance its ability to recruit, hire, promote, and retain a more diverse workforce. Further, the Federal Government must create a culture that encourages collaboration, flexibility, and fairness to enable individuals to participate to their full potential." The order required each agency to establish an agency-specific diversity, equity, and inclusion strategic plan with specific objectives.

Please describe your commitment to diverse hiring at the Council of Economic Advisers (CEA). Will you establish an agency-specific diversity, equity, and inclusion strategic plan with specific objectives?

A.4. I am deeply committed to creating a more diverse CEA than has existed in the past. I am ready to work with my team to make this a reality.

Q.5. What are some short- and long-term strategies for addressing wealth disparities, income disparities, and employment and unemployment disparities?

A.5. In the short-term, we must address the economic fallout from the pandemic, which has had a disproportionate effect on communities of color. As we build back better, we must look for policies that not only address income and wealth disparities, but must also ensure that programs built to shore up the economy do not leave out Black and brown workers. In order to pay for some of these strategic investments, the President is committed to ensuring that everyone pays their fair share—which suggests that tax policy will be a potential tool for addressing inequality.

Q.6. Have you previously implemented and required diversity, equity, and inclusion training for all employees and implicit bias training for managers within your purview?

A.6. As dean of the Princeton School of Public and International Affairs (SPIA), I offered DEI training for faculty, staff, and students and strongly encouraged them all to participate. However, I did not require participation, as evidence shows that voluntary participation is more successful than mandatory.

Q.7. Will you commit to implementing and requiring diversity, equity, and inclusion training for all employees within your purview? What is your plan for implementing these trainings?

A.7. At CEA, as I did at SPIA, I will strongly encourage participation in such programs.

Q.8. Will you commit to implementing and requiring implicit bias training for managers within your purview? What is your plan for implementing these trainings?

A.8. At CEA, as I did at SPIA, I will strongly encourage participation in such programs.

Q.9. Please describe how you view the role of Chair of the CEA in appropriately serving Black, Indigenous, and People of Color (BIPOC)? How do you view the CEA's role in furthering racial equity?

A.9. The most important role I can play as Chair of CEA is to help build an economy that works for everybody.

Q.10. Please list at least 3 specific priorities for advancing racial equity, diversity, and inclusion at CEA. What specific measures will you use to evaluate success in these areas, and over what period of time?

A.10. Three priorities that will go a long way in advancing DEI are: (1) promoting data collection that includes adequate samples of all parts of our population so that we can get a clear picture of their circumstances; (2) shoring up the safety net; and (3) advocating that strategic investments in Build Back Better include workers of color and other underrepresented populations. The CEA will work with Congress to design appropriate measures to evaluate success.

Q.11. Please describe how you plan to work with the Administration and engage all sectors of our economy to serve Black, Indigenous, and People of Color (BIPOC) and dismantle systemic racism's impact on the economy? How will you accelerate private sector efforts to achieve more inclusive leadership?

A.11. The CEA will work with the Administration to identify ways that systemic racism has been an obstacle to Black, Indigenous, and People of Color's ability to participate fully in the economy.

Q.12. Will you establish an office or position committed to advancing DEI?

A.12. We will hire staff committed to examining economic policy that can advance DEI. Importantly DEI should be a lens through which all economic policies are analyzed.

Q.13. What specific measures will you use to evaluate CEA's success in understanding and addressing the needs of BIPOC? Will you regularly report to Congress on the progress being made on these measures?

A.13. At the heart of understanding and addressing the needs of BIPOC is making sure that the data we use do not leave them out. We have to improve the data we utilize to ensure that we have a clear picture of how the economy affects Black, Indigenous, People of Color, and other underrepresented populations.

Q.14. An agency's budget reflects its values and goals. How do you plan to allocate and sufficiently resource internal and external efforts to advance DEI as part of CEA's annual budget process? How will you ensure sufficient financial support for the agency-specific diversity, equity, and inclusion strategic plan to ensure you are able to meet the objectives established under that plan in a reasonable time period?

A.14. I completely agree that an agency's budget reflects a plan of action. Once at the CEA, it will be a priority of mine to allocate resources in a way that advances our commitment to DEI.

RESPONSES TO WRITTEN QUESTIONS OF SENATOR TOOMEY FROM CECILIA E. ROUSE

Q.1. *Increasing National Debt*—The U.S. Government would have to engage in significant borrowing to cover the cost of the Biden administration's stimulus spending plan. The Nation's debt already exceeds its annual output at 100.1 percent of gross domestic product. What are the costs that can be inflicted by rising national debt, and how much debt is too much?

A.1. With COVID–19 raging, we must provide sufficient support to households and businesses so they can survive this pandemic-induced recession. We are still down more jobs than we were at the peak of the Great Recession. The best thing we can do for national debt at the moment is ensure that we have a strong economy on the other side of this crisis. More generally, borrowing—particularly with record low interest rates—and making strategic investments in our future can help boost growth and ensure it is more inclusive over the longrun.

Q.2. *School Closures*—You have focused much of your economic research on education, and have published several studies on K–12 education in particular. During the COVID–19 pandemic, we have seen an increase in educational inequality, in large part due to widespread persistent closures of public schools to in-person learning despite substantial evidence that schools could safely remain open. Long-term school lockdowns have reduced students' learning time, and hence, worsened student performance.

Do you believe that reopening schools for in-person learning is urgently necessary for students?

A.2. Every student should have access to a high quality, safe learning environment. Reopening schools safely will require careful work, and I look forward to engaging productively in conversations about how to ensure that all students have access to the learning environments they need so that educational inequality does not increase further.

Q.3. Should policy makers facilitate opportunities for parents to send their children to schools offering in-person learning while their local schools are closed?

A.3. We need to ensure that children are learning in safe environments. I look forward to working with the Administration on ensuring that students are able to get the education they need while keeping themselves and their families safe.

Q.4. *Unemployment Insurance*—You have expressed concern for those who have fallen through the social safety net, particularly those who have experienced extended unemployment. During your hearing you noted that today's unemployment insurance system doesn't provide the safety net it used to, arguing that it was designed for short-term unemployment, but not the kind of longer-term unemployment that we may be seeing with the Government-imposed shutdowns of the economy.

What changes do you think should be made to the UI system that would result in these individuals returning to the labor market?

A.4. We must design a UI system that works for everyone. One of the most immediate changes we should make is to ensure the UI system functions properly so that workers do not wait months to receive checks to which they are entitled. I also strongly support the President's focus on short-time compensation, a program that has worked well in other countries, but that has been underutilized in this country.

Q.5. What do you believe is an appropriate duration for providing unemployment insurance benefits to an individual?

A.5. Long-term unemployment has been an increasing problem in this country. It is also a particular problem in this pandemic as certain industries have struggled, and will likely continue to struggle, until the public health crisis is resolved. In a typical recession, unemployment insurance is supposed to support workers actively looking for work until they are able to find another job; in this crisis, which is caused by a pandemic, we need to help workers provide for themselves and their families until the health crisis has been addressed and job opportunities return. I look forward to working with Congress on how we can best design the program to meet that need.

RESPONSES TO WRITTEN QUESTIONS OF SENATOR WARREN FROM CECILIA E. ROUSE

Q.1. Multiple experts have described the economic trajectory resulting from the COVID–19 recession as "K-shaped," meaning that the recovery has occurred at an uneven pace for different income levels.

Describe the long-term consequences of this K-shaped recovery, particularly as it relates to the risk that millions of Americans are becoming detached from the labor force. What impact will this have on the productive capacity of our economy in the future?

A.1. The K-shaped recovery reflects that millions of Americans are currently suffering. Around 24 million adults say their household sometimes or often didn't have enough to eat in the last 7 days, which impacts between 9 and 12 million children. One in five adult renters are behind on rent. Women are dropping out of the labor force partly because of increased domestic burdens. We know that economic insecurity, hunger, rent insecurity, and labor force detachment all have long-term impacts not just for workers and their families, but our economy overall. It is too soon to know the long-term economic implications of the pandemic, but if we do not find a way to include all productive workers in our recovery, we will not be fully utilizing all of the talent we have in this country to get us back on a path of robust economic growth.

Q.2. How will you measure the success of our recovery going forward?

A.2. Too often we measure the success of our economy in average outcomes or headline numbers. We need to look at how outcomes vary for different types of workers, households, and geographic areas (among others) as well.

Q.3. What structural changes do you believe should be made to our economic system to ensure equitable recoveries in future recessions?

A.3. Our frayed safety net means that millions of people were suffering economically even before the pandemic-induced recession. One change we should consider is making more of our safety net "automatic" in the sense that programs (such as extended/enhanced UI) dial on during times of recession and dial off as the economy recovers. In addition, we need to make sure our economy works for everyone by increasing the availability of fulfilling jobs and ensuring that no one falls through the cracks.

Q.4. Do you believe the current structure of our financial system has contributed to economic inequality?
A.4. As a member of President Obama's Council of Economic Advisers, I saw what can happen when our financial system fails. Good financial regulations level the playing field while supporting a forward-looking economy. A well-functioning and well-regulated financial system is an integral part of a market economy. We need financial regulations that ensure that problems on Wall street do not become problems for Main Street.

Q.5. If so, what are some ways that financial regulation can be used to address these inequalities?
A.5. I want to be mindful of the independence of our financial regulators. But I share the goals of addressing economic inequality and ensuring that our economic system is working for everyone, not just those at the top of the income ladder. If confirmed, I would look forward to working with you on these issues, which are priorities for this Administration.

Q.6. Millions of Americans lack access to traditional financial service products. What options should policymakers explore to foster a more inclusive banking system?
A.6. This year we have seen how lack of access to traditional financial service products can hurt families, and also how it can make it harder for the Federal Government to get aid to them in times of need. I look forward to engaging on the barriers to accessing traditional financial service products if confirmed as Chair.

Q.7. What do you believe are the greatest risks to financial stability?
A.7. Increased inequality and an uneven playing field create an environment in which economic risks can emerge that threaten our entire economy. One way to ensure that we leave the pandemic behind with a stable financial system is to support the Federal Reserve in its efforts to protect the vital sources of credit that allow small businesses and local governments to pay their day-to-day bills.

Q.8. How do you view the problem of "Too Big To Fail" and the risks posed by consolidation in the banking industry?
A.8. As a member of President Obama's Council of Economic Advisers during the financial crisis, I saw the U.S. economy come close to ruin following the failures and near-failures of large, interconnected bank holding companies and nonbank financial companies. It is important that we do not allow such risks to emerge in our financial system again.

Q.9. More than half of hourly workers get their schedules with less than a week's notice, making it hard for workers to figure out child

care, go back to school, or have some financial security. Would addressing unstable, unpredictable, and rigid scheduling practices—especially for low-wage workers—benefit workers and families?

A.9. We have seen increasing evidence in recent years of the difficulties that unpredictable schedules cause for workers and families. In particular, when companies impose erratic schedules, it can make it hard for workers to get ahead while also taking care of themselves and their families. If confirmed, I look forward to working with you on this important issue.

RESPONSES TO WRITTEN QUESTIONS OF SENATOR VAN HOLLEN FROM CECILIA E. ROUSE

Q.1. There are now 4 million long-term unemployed workers, and long-term unemployment increased more in October of 2020 than in any other month on record. The longer someone is unemployed, the harder it is for them to ever find a job, and the lower their wages will be if they do find a job. Long-term unemployment is devastating to workers and their families, and it causes permanent scarring on our entire economy if these workers drop out of the workforce permanently.

You have been a leader in recognizing the terrible costs of long-term unemployment for both jobless workers and the overall economy. Austan Goolsbee, who chaired President Obama's Council of Economic Advisers, said you were, "way ahead of everyone on the issues of the longterm unemployed."

As you know, long-term unemployment was a chronic problem for our economy even before the pandemic, which is why I introduced the Long-Term Unemployment Elimination Act. The bill would create good-paying, year-long jobs for long-term unemployed workers, and fund training and supportive services to address the barriers keeping people out of the workforce.

When the pandemic made long-term unemployment an even more urgent crisis, I joined forces with other Senators who have also been leading the charge to create jobs for disadvantaged workers—Senators Ron Wyden, Tammy Baldwin, Michael Bennet, and Cory Booker—to introduce the Jobs for Economic Recovery Act. This bill combines our ideas and includes provisions to respond to the specific nature of the pandemic, when health and safety are of paramount importance.

Dr. Rouse, we have already had very productive conversations about the subject of long-term unemployment. As chair of the Council of Economic Advisers, will you continue working with us on a plan to ensure that these 4 million long-term unemployed workers are able to get jobs as part of our effort to not only help the economy recover, but to build back better than we were before?

A.1. I very much look forward to working with you on the issue of long-term unemployment. As you note, I have been concerned for a long time about the long-term unemployed and scarring. Creating good jobs that pay well has to be a priority as has building a system for workers who cannot secure a good job.

ADDITIONAL MATERIAL SUPPLIED FOR THE RECORD

LETTERS SUBMITTED IN SUPPORT OF NOMINEE MARCIA L. FUDGE

COMMUNITY
Home Lenders Association, Inc.
2101 Wilson Boulevard, Suite 610
Arlington, VA 22201
(571) 527-2601

January 27, 2021

The Honorable Sherrod Brown
Chairman
U.S. Senate Committee on
Banking, Housing, and Urban Affairs
534 Dirksen Senate Office Building
Washington, DC 20510

The Honorable Mike Crapo
Ranking Member
U.S. Senate Committee on
Banking, Housing, and Urban Affairs
534 Dirksen Senate Office Building
Washington, DC 20510

Dear Chairman Brown and Ranking Member Crapo:

The Community Home Lenders Association (CHLA) writes to express our strong support for the nomination of Rep. Marcia Fudge as Secretary of the Department of Housing and Urban Development (HUD).

CHLA is the only national association that exclusively represents independent mortgage bankers (IMBs), which are non-bank mortgage lender/servicers. IMBs have led the market over the last decade in originating affordable loans for minority, lower income, and other underserved borrowers.

The Federal Housing Administration (FHA), a part of HUD, has been **the** critical mortgage source that led our nation's housing markets out of the 2008 housing crisis and has enabled affordable access to mortgage credit for underserved borrowers, through features such as lower down payment requirements and more flexible credit standards. Over the same period, FHA has substantially strengthened its financial health, and its net worth now stands at 6.1%, more than three times the statutory requirement.

We believe that Rep. Fudge's commitment to racial equality and economic opportunity makes her extremely qualified to be HUD Secretary, particularly with the stewardship of the FHA program.

More work is needed to ensure that FHA fully meets our current homeownership needs, in areas such as right-sizing the level of premiums it charges, making the FHA condo loan program more flexible, streamlining servicing procedures and penalties, and continuing the upgrade of Information Technology.

We have confidence that Rep. Fudge will meet these challenges and carry out these necessary changes – and we offer our support and our willingness to help in carrying out these critical tasks.

Sincerely,

COMMUNITYHOME LENDERS ASSOCIATION

Enterprise

January 27, 2021

The Honorable Sherrod Brown
Chairman of the Senate Banking Committee
503 Hart Senate Office Building
Washington, DC 20510

The Honorable Pat Toomey
Ranking Member of the Senate Banking Committee
248 Russel Senate Office Building
Washington, DC 20510

Re: Support for the Nomination of Marcia Louise Fudge as the United States Secretary of Housing and Urban Development

Dear Chairman Brown and Ranking Member Toomey:

On behalf of Enterprise Community Partners, I am writing to support the nomination of the Honorable Marcia Louise Fudge to be United States Secretary of Housing and Urban Development (HUD). Our organization has worked closely with her for many years during her time in the House of Representatives and I personally worked with her during my time at HUD when her district was impacted by the foreclosure crisis and I was responsible for the administration of grant programs. I can say with certainty that Congresswoman Fudge's dedication to securing stable, safe, and affordable homes for American families and her policy expertise position her for success as HUD Secretary.

Representative Fudge's nomination comes at a critical time: according to the Center on Budget Policy and Priorities, nearly one in four renters living with children are not caught up on rent, one in 10 homeowners with a mortgage are behind on payments, and more than one in three adults have had trouble paying for standard household expenses in the last seven days. If our nation is to adequately respond to and address these issues, we will need leaders with vision, experience, and the perspective to understand the challenges that so many families are currently facing. Representative Fudge is uniquely qualified on all three fronts.

During her time in Congress, she has been a staunch supporter of critical federal housing programs, such as the HOME Investment Partnerships Program and the Low-Income Housing Tax Credit. Representative Fudge has also been an important voice in Congress on issues pertaining to racial equity, particularly when it comes to the disaster recovery process. Her understanding of these issues and the policies that have contributed to inequitable outcomes will be crucial, as Covid-19 not only disproportionally affects communities of color, but the current data suggest that renters and homeowners of color are more likely to be struggling with housing stability.

My colleagues in our Cleveland, OH office have seen first-hand Representative Fudge's commitment to working to address local community revitalization needs. Enterprise began this work with her in Ohio during the foreclosure crisis, and we believe, if confirmed, she will be able to use her expertise to help many more families nationwide. Representative Fudge can

bring proficiency, experience, and creativity to HUD a time when it is desperately needed, and she can utilize the full power of the agency to deliver results to the American people.

If you have any questions or would like to discuss my experiences working with Representative Fudge, please contact me directly at mmcfadden@enterprisecommunity.org or 202-649-3920.

Sincerely,

Marion Mollegen McFadden
Senior Vice President, Public Policy, & Senior Advisor, Resilience
Enterprise Community Partners, Inc.

Housing Assistance Council
1025 Vermont Ave., N.W., Suite 606, Washington, DC 20005, Tel.: 202-842-8600, Fax: 202-347-3441, E-mail: hac@ruralhome.org
www.ruralhome.org

January 27, 2021

Chairman Sherrod Brown
Senate Committee on Banking, Housing, and Urban Affairs
United States Senate
503 Hart Senate Office Building
Washington, DC 20510

Ranking Member Pat Toomey
Senate Committee on Banking, Housing, and Urban Affairs
United States Senate
248 Russell Senate Office Building
Washington, DC 20510

Dear Chairman Brown and Ranking Member Toomey,

As the nation's rural housing intermediary, the Housing Assistance Council (HAC) congratulates Secretary Designate Marcia Fudge on her nomination to lead the U.S. Department of Housing and Urban Development (HUD). In her role as the U.S. Representative for Ohio's 11th congressional district, Rep. Fudge has served the people of the Cleveland area faithfully for over a decade and we are confident that she will bring that passion and experience to her work as HUD Secretary.

Her nomination comes at a time when the capacity challenges of rural communities are being laid bare by the pandemic. Rural health care systems are being strained, rural renters have been out of work for months and the need for safe, stable housing has never been more important. This is truly a time for strong, experienced leadership to help keep families across the country – including in our nation's most underserved, rural and persistently poor places – in their homes. Despite hailing from a more urban congressional district, Rep. Fudge has also gained experience on rural issues through her work on the House Committee on Agriculture, which will help her to consider the needs of the diverse array of communities served by HUD.

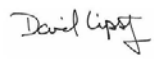
We encourage Secretary Designate Fudge to use her new role to reexamine HUD's programs through the lens of rural equity. On his first day in office, President Biden signed an Executive Order affirming the key role of the federal government in advancing racial equity and support for underserved communities. This Executive Order specifically cited rural residents and residents in areas of persistent poverty as underserved communities in need of more equitable federal treatment, and we could not agree more.

Rural housing markets and programs have suffered from bipartisan neglect for decades. Rural America is home to about 20 percent of the U.S. population and covers more than 90 percent of the U.S. landmass. Its small towns and rural regions are diverse demographically and economically, and face a wide array of local challenges and opportunities for developing their communities and housing. While each place is unique, HAC has documented several themes. Persistent poverty is a predominantly rural condition. Habitable rural housing is in severely short supply. The adequate housing that does exist is often unaffordable because rural incomes are low and run well below the national median. Rural housing lacks adequate plumbing and kitchen facilities at a rate almost double the national average. Overcrowding is not uncommon in some regions. Decades of stagnant rural house prices have denied owners the wealth and mobility so often associated with buying a home. And racial inequity is endemic as the result of housing policies and banking practices that excluded rural people of color. Complicating these challenges, a lack of reliable rural data obscures rural realities.

Specifically, we encourage Congress and Secretary Designate Fudge to support more robust funding for the Rural Capacity Building (RCB) program at HUD, which provides rural housing organizations with the training and technical assistance they need to address the challenges facing their communities.

Safe, decent and affordable housing is foundational to health, wealth and other life outcomes. We look forward to working with Secretary Designate Fudge in her new role to place a renewed focus on the needs of rural communities. She brings the knowledge and experience necessary to take the helm at a difficult time in our nation's history, and we wish her well in the confirmation process.

Sincerely,



David Lipsetz
President & CEO
Housing Assistance Council

Cc: President Joseph R. Biden

NATIONAL RURAL HOUSING COALITION

1155 15th Street NW, Suite 400, Washington, DC 20005 • (202)393-5229 • http://ruralhousingcoalition.org

January 27, 2021

The Honorable Sherrod Brown
Chairman
Committee on Banking, Housing, and Urban Affairs
US Senate
Washington, DC 20510

The Honorable Patrick Toomey
Ranking Member
Committee on Banking, Housing, and Urban Affairs
US Senate
Washington, DC 20510

Dear Mr. Chairman and Senator Toomey:

We write in support of the nomination of Congresswoman Marcia Fudge for Secretary of Housing and Urban Development (HUD). Rep. Fudge's record of support of programs and policies for people most in need gives us great confidence that she will lead HUD in the right direction.

We hope that direction will include a greater emphasis on the housing problems in rural America. It is hard to argue that rural America does not need improved housing: Years of declining investment in the renovation of existing and construction of new housing in our small towns and farming communities has resulted in a housing deficit. According to U.S. Census Data, between 1999 and 2008, the average annual production of new single-family houses in non-metro areas totaled 221,000. In the period 2009 to 2017, average production fell to 68,000 per year.[1]

Where housing is available, it is apt to be in poor condition. Of the 25 million units located in rural and small communities, over 5 percent, or 1.5 million, of these homes are considered either moderately or severely substandard. For example, more than 30 percent of the nation's housing units lacking hot and cold piped water are in rural and small-town communities, and on some Native American lands, the incidence of homes lacking basic plumbing is more than 10 times the national level.[2]

Rental housing, where it is available, often costs too much. According to a recent report by the Harvard Joint Center for Housing Studies, 41 percent (5 million households) of rural renters are cost-burdened, meaning they pay more than 30 percent of their income for housing costs, and nearly half of rural households (2.1 million) pay more than 50 percent of their income for housing.[3]

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[1] United States Census Bureau. (2018). *Metropolitan Statistical Area Status for New Single-Family Houses Completed.* Retrieved from https://www.census.gov/construction/chars/pdf/metro.pdf

[2] Housing Assistance Council, "Taking Stock: Rural People, Poverty, and Housing in the 21st Century." December 2012. http://www.ruralhome.org/storage/documents/ts2010/ts_full_report.pdf

[3] Harvard Joint Center for Housing Studies, "America's Rental Housing." 2017. http://www.jchs.harvard.edu/sites/default/files/harvard_jchs_americas_rental_housing_2017_0.pdf

NATIONAL RURAL HOUSING COALITION

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The lack of affordable housing extends to agricultural workers. Recent reports detail that field workers and packinghouse workers in California have been more prone to contracting COVID-19 due to workplace conditions, lack of personal protective equipment, and lax social distancing.[4] The high prevalence of the disease has been intensified by crowded living conditions within farmworker households. According to the National Center for Farmworker Health, overcrowded and substandard housing conditions are a major concern for COVID-19 to spread through agricultural worker communities, and dormitory-style quarters make quarantining or social distancing efforts nearly impossible.[5]

There is obviously a lot to be done to improve housing conditions in our nation's small towns and farming communities. However, there is one immediate step that the new administration could take to improve the lives of rural people. The Long-Term Care Pharmacy Partnership launched by the Centers for Disease Control and Walgreen's and CVS targets a range of residential long-term care facilities including HUD's Section 202 supportive housing program. However, it does not include USDA's rural rental housing programs, which houses some 400,000 low income households. Close to two-thirds of the residents of these facilities are elderly or persons with disabilities. This is a population with incomes below the poverty line and the vast majority has annual incomes of less than $12,000. We hope the Committee and the administration will take steps to include rural rental housing developments in the LTC Pharmacy Partnership.

We are pleased to offer our congratulations to Representative Fudge and our support for her nomination. We look forward to working with her as Secretary of Housing and Urban Development.

Sincerely,

Robert A. Rapoza
Executive Secretary

[4] https://www.fresnobee.com/news/california/article244769262.html
[5] http://www.ncfh.org/uploads/3/8/6/8/38685499/msaws_and_covid-19_fact_sheet_9.9.2020.pdf

MBa

MORTGAGE BANKERS ASSOCIATION

January 28, 2021

The Honorable Sherrod Brown
Chairman
U.S. Senate Committee on Banking,
Housing, and Urban Affairs
534 Dirksen Senate Office Building
Washington, DC 20510

The Honorable Patrick Toomey
Ranking Member
U.S. Senate Committee on Banking,
Housing, and Urban Affairs
534 Dirksen Senate Office Building
Washington, DC 20510

Dear Chairman Brown and Ranking Member Toomey:

On behalf of the Mortgage Bankers Association (MBA), I write to support the nomination of the Honorable Marcia Fudge to serve as the next Secretary of the Department of Housing and Urban Development (HUD). Since holding her first elected position as the mayor of Warrensville Heights, Ohio, and throughout her representation of Ohio's 11th congressional district, Congresswoman Fudge has consistently supported the development of affordable housing. This experience will serve her well as HUD's highest ranking official.

Throughout her career of over three decades in public service, Congresswoman Fudge has demonstrated the expertise to address the complex set of housing challenges our country faces. As a former Chair of the Congressional Black Caucus, she knows how to build coalitions to advance the shared goals of economic inclusion and boosting minority homeownership. I believe she will put those talents to good use, helping strengthen America's housing market, promoting the production of affordable rental housing, improving the fabric of communities nationwide, and addressing the needs of those in our country still living "on the outskirts of hope."

Once confirmed, she will be responsible for addressing the urgent need for ongoing housing assistance during the COVID-19 emergency for both homeowners and renters. This includes providing Federal Housing Administration (FHA) lenders temporary flexibilities to verification requirements and allowing borrowers to request mortgage forbearance due to a COVID-19 hardship, including during the period between closing and endorsement for FHA insurance. I am confident that she will continue to bring a deep commitment and focus to HUD's programmatic areas most in demand of her time and attention, including an adequate level of housing counseling resources and the need to continue upgrading the FHA's antiquated information technology systems, as well as support for public-private partnerships such as FHA's collaboration with MBA on multifamily underwriting training.

I respectfully urge this committee and, in turn, the full Senate to approve Congresswoman Fudge's nomination as swiftly as possible. MBA looks forward to working with her in this new role. Thank you in advance for your consideration of these views.

Sincerely,

Robert D. Broeksmit, CMB
President and Chief Executive Officer

cc: All Members, Senate Committee on Banking, Housing and Urban Affairs

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Multifamily Lenders Council

410 Monon Blvd., 5th Floor, Carmel, IN 46032 - (317) 569-7420

January 26, 2021

The Honorable Michael Crapo
U.S. Senate Committee on
Banking, Housing, and Urban Affairs
534 Dirksen Senate Office Building
Washington, DC 20510

The Honorable Sherrod Brown
U.S. Senate Committee on
Banking, Housing, and Urban Affairs
534 Dirksen Senate Office Building
Washington, DC 20510

Dear Senators Crapo and Brown:

The Multifamily Lenders Council ("MLC") is writing in support of the nomination of Representative Marcia Fudge to be Secretary of the Department of Housing and Urban Development.

MLC is a consortium of geographically dispersed, independent mortgage bankers that utilize the Federal Housing Administration's insurance programs to finance affordable, workforce and market rate rental housing across the country. Founded in 2013, the mission of the Council is to advocate for effective and efficient FHA multifamily programs by (1) working with Members of Congress to provide information on the FHA multifamily programs' history and success as well as suggest improvements, and (2) working with HUD to streamline processes, increase affordable housing production and maintain fiscally responsible programs.

We look forward to working with Representative Fudge to improve the FHA multi-family mortgage insurance program so that it can serve the ever-growing need of workforce and affordable rental housing across America. We are grateful for Ms. Fudge's view that our urban areas need more affordable housing as well as the profile that her leadership will bring to HUD.

Working with Ms. Fudge and her team we are confident we can build upon the successful role small and mid-size independent multi-family lenders have played in the FHA mortgage insurance program to achieve even greater success in servicing the mortgage financing needs of America's affordable rental communities.

Thank you for this opportunity to comment upon Representative Fudge's nomination. We would be pleased to answer any questions you or your staff might have or to provide additional information.

Sincerely,

Michael F. Petrie
President

NAHRO
building communities together

National Association of Housing and Redevelopment Officials
630 Eye Street NW, Washington DC 20001-3736
(202) 289-3500 Toll Free: (877) 866-2476 Fax: (202) 289-8181

January 27, 2021

The Honorable Sherrod Brown
Chairman, Senate Banking Committee
713 Hart Senate Office Building
Washington, DC 20510

The Honorable Patrick Toomey
Ranking Member, Senate Banking Committee
248 Russell Senate Office Building
Washington, DC 20510

Dear Chairman Brown and Ranking Member Toomey:

I am writing in support of Representative Marcia Fudge to become the next Secretary of the U.S. Department of Housing and Urban Development.

Representative Fudge is a dedicated public servant with years of experience at both the local and federal level. Since first being elected to Congress in 2008, she has been supportive of public and affordable housing programs, and she is a consistent advocate for programs that combat food insecurity. Her service as mayor has also given her valuable experience with local housing needs, concerns around homelessness, and economic and community development.

NAHRO has 20,000 members across the country in urban, rural, and suburban America, and some overseas. They own or administer more than 951,000 units of public housing and nearly 1.6 million units of tenant-based Section 8 housing. In all, our members provide housing for 8 million low-income people. They are playing vital roles during the pandemic – they have provided families with shelter, organized food drives, aided children with remote learning, kept their staff and residents safe, and so much more. Going forward, they will also play an important role in post-pandemic recovery and aiding families experiencing unprecedented rental instability. Our members are critical to HUD's service delivery throughout the country.

The Secretary of HUD is a critical position upon which NAHRO members depend to serve their communities. I believe that Representative Fudge will be an excellent Secretary...one that is passionate about the mission of the agency and the people who work there. I urge the Committee to advance her nomination swiftly.

Sincerely,

Adrianne Todman
Chief Executive Officer

NATIONAL ASSOCIATION OF REALTORS®

Charlie Oppler
2021 President

Bob Goldberg
Chief Executive Officer

ADVOCACY GROUP

Shannon McGahn
Chief Advocacy Officer

January 26, 2021

The Honorable Mike Crapo
U.S. Senate Committee on Banking
Housing and Urban Affairs
239 Dirksen Senate Office Building
Washington, DC 20510

The Honorable Sherrod Brown
U.S. Senate Committee on Banking
Housing and Urban Affairs
503 Hart Senate Office Building
Washington, DC 20510

Dear Senators Crapo and Brown:

The 1.4 million members of the National Association of REALTORS® offer our support for Congresswoman Marcia Fudge as the Secretary of the Department of Housing and Urban Development (HUD). NAR urges the Senate Banking Committee to support Ms. Fudge's nomination and move her vote quickly to the floor of the Senate.

HUD programs play a critical role in ensuring that all Americans have access to a safe, decent, affordable home. As a former mayor, Congresswoman Fudge recognizes the impact HUD programs have on communities and will fight to ensure these programs work for American communities. Ms. Fudge's passion for civil rights is evidence of her commitment to the Fair Housing Act, and ensuring equal access to decent, safe and secure housing for all people.

The National Association of REALTORS® looks forward to working with Congresswoman Fudge in her new role as Secretary of Housing and Urban Development. Especially during this trying time for our nation, HUD's programs have never been more important. We urge you to quickly support Ms. Fudge and move her nomination to the Senate floor.

Sincerely,

Charlie Oppler
2021 President, National Association of REALTORS®

cc: U.S. Senate Committee on Banking Housing and Urban Affairs

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NATIONAL HOUSING CONFERENCE

1900 M Street NW, Suite 550
Washington, DC 20036

p 202 466 2121
f 202 466 2122

www.nhc.org

January 25, 2021

The Honorable Charles E. Schumer
Democratic Leader
United States Senate
322 Hart Senate Office Building
Washington, D.C. 20510

The Honorable Mitch McConnell
Republican Leader
United States Senate
317 Russell Senate Office Building
Washington, D.C. 20510

The Honorable Sherrod Brown
Chairman
Senate Banking Committee
United States Senate
503 Hart Senate Office Building
Washington, D.C. 25010

The Honorable Pat Toomey
Ranking Republican
Senate Banking Committee
United States Senate
248 Russell Senate Office Building
Washington, D.C. 25010

Dear Leader Schumer, Leader McConnell, Chairman Brown and Ranking Member Toomey:

I am writing on behalf of the more than 330 members of the National Housing Conference (NHC) to express our strong support for the nomination and confirmation of the Honorable Marcia L. Fudge to serve as the next Secretary of the Department of Housing and Urban Development (HUD).

Originally founded in 1931, NHC represents a broad and diverse coalition of housing stakeholders, including financial institutions, advocacy organizations, state housing finance agencies, and community nonprofits, aligned behind the belief that everyone in America should have equal opportunity to live in a quality, affordable home in a thriving community. NHC played a key role in the creation of HUD in 1965, and has worked closely with every Secretary since its elevation to a cabinet agency. Our organization applauds President Biden's nomination of Congresswoman Fudge and enthusiastically supports her expedient confirmation.

A lifelong advocate in the fight against poverty and inequality, Congresswoman Fudge would bring a fresh perspective to housing and community development as Secretary. Her background as mayor of an inner ring suburb of Cleveland, Ohio, and as a leader on education policy, would prove valuable as HUD plays an important role in reversing the catastrophic loss of minority homeowners over the past 10 years.

NATIONAL HOUSING CONFERENCE

1900 M Street NW, Suite 550
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www.nhc.org

Congresswoman Fudge understands the need to make housing policy work for all communities and is a tireless supporter of community investment, as demonstrated in her crucial role in ensuring the U.S. Treasury Department's neighborhood stabilization efforts were well-funded. Her commitment and leadership throughout her impressive career have positively impacted the lives of millions of Americans.

We respectfully request your bipartisan support for Congresswoman Fudge's confirmation to HUD Secretary. We look forward to the opportunity to work with your committee to confirm this extraordinary public servant.

Sincerely,

David M. Dworkin

David M. Dworkin
President and CEO
National Housing Conference

About NHC: The National Housing Conference has been defending the American Home since 1931. We believe that everyone in America should have equal opportunity to live in a quality, affordable home in a thriving community. NHC convenes and collaborates with our diverse membership and the broader housing and community development sectors to advance our policy, research and communications initiatives to effect positive change at the federal, state and local levels. Politically diverse and nonpartisan, NHC is a 501(c)3 nonprofit organization.

NATIONAL LOW INCOME HOUSING COALITION

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Nan Roman
Washington, DC
Megan Sandel
Boston, MA
Michael Steele
New York, NY
Mindy Woods
Seattle, WA

Founded in 1974 by
Cushing N. Dolbeare

January 27, 2021

The Honorable Sherrod Brown
The Honorable Pat Toomey
Senate Committee on Banking, Housing and Urban Affairs
Unites States Senate
Washington DC

To Chairman Sherrod Brown, Ranking Member Pat Toomey, and the Esteemed Members of the Committee:

On behalf of the National Low Income Housing Coalition, I write in support of Representative Marcia Fudge's nomination as Secretary of the US Department of Housing and Urban Development (HUD), and urge her swift confirmation.

The National Low Income Housing Coalition (NLIHC) is solely dedicated to achieving socially just public policy that ensures people with the lowest incomes in the United States have affordable, accessible, and decent homes. NLIHC members include state and local affordable housing coalitions, residents of public and assisted housing, nonprofit housing providers, homeless service providers, fair housing organizations, researchers, faith-based organizations, public housing agencies, private developers and property owners, local and state government agencies, and concerned citizens. While our members include the spectrum of housing interests, we do not represent any segment of the housing industry. Rather, we work on behalf of and with low-income people who receive federal housing assistance and those in need of it, especially extremely low-income people and people experiencing homelessness.

Secretary-designate Fudge will be charged with leading HUD during a time of extraordinary challenges and hardship for our nation's lowest-income renters and people experiencing homelessness. Millions of households are struggling to keep roofs over their heads, homelessness is rising in some communities, and our nation continues to grapple with the economic and public health fallout from the ongoing coronavirus pandemic. Historic and ongoing systemic racism results in Black, Latino and other people of color bearing the brunt of these challenges. The consequences of inaction are deadly and costly – for children, families, communities, and our country's ability to recover from the pandemic.

With these challenges come opportunities for meaningful change. Secretary-designate Fudge will work with Congress to repair and expand the shredded housing safety net that has put so many renters and people without homes at grave risk during the pandemic, and to advance and achieve President Biden's vision of housing and racial justice by ensuring housing assistance for all in need. By working towards such goals, we can ensure no one in this country will have to endure housing insecurity or homelessness.

Secretary-designate Fudge is more than capable of meeting the challenge. During the course of her more than 30 years in public service, she has been a champion for the lowest-income people, working to protect and expand access to food and nutrition

assistance, healthcare, and the vital safety net programs that keep millions of the lowest-income and most marginalized people from falling into poverty. Her work is distinguished by its focus on racial equity, striving to address the systemic racism in policies and practices that have funneled resources away from communities of color and made it exceedingly more difficult for these communities to thrive.

Secretary-designate Fudge has a demonstrated record as a leader who values expertise and the importance of building collaborative partnerships, a record she clearly intends to continue through her and President Biden's assembling of an outstanding team of seasoned experts to navigate the critical work ahead. Her decision to surround herself with experts and champions for affordable housing will, together with her leadership, vision, and commitment to the lowest-income and most marginalized people, propel HUD to achieve its critical mission and revitalize the department's depleted and demoralized workforce.

I urge Secretary-designate Fudge's swift confirmation so she may begin the difficult and urgent work of rebuilding a HUD that is, once again, an agency whose leadership, programs and rhetoric advances its essential mission of creating strong, sustainable, inclusive communities and quality affordable homes for all.

Sincerely,

Diane Yentel

Diane Yentel
President and CEO

National Reverse Mortgage Lenders Association
1400 16th Street, N.W.
Washington, DC 20036

January 27, 2021

The Honorable Sherrod Brown and The Honorable Mike Crapo
U.S. Senate Committee on
Banking, Housing, and Urban Affairs
534 Dirksen Senate Office Building
Washington, DC 20510

Dear Senators Brown and Crapo:

The National Reverse Mortgage Lenders Association (NRMLA) supports the nomination of Rep. Marcia Fudge as Secretary of the Department of Housing and Urban Development (HUD).

We believe Rep. Fudge's longstanding commitment to equality and opportunity, combined with her 12 years of experience as a Member of Congress, makes her extremely well-positioned to lead HUD in confronting our nation's affordable homeownership and rental housing challenges, in the wake of the COVID-19 crisis.

NRMLA is the national voice of the reverse mortgage industry, serving as an educational resource, policy advocate, and public affairs center for lenders and related professionals. NRMLA was established in 1997 to enhance the professionalism of the reverse mortgage business.

We look forward to working with Rep. Fudge to continue the successful efforts in recent years to strengthen the financial stability of the Federal Housing Administration, so that it can maintain its significant role in insuring affordable mortgage loans to help families purchase homes and to help seniors age in place in their homes.

Best Regards,

Steve Irwin, *President*
NRMLA
1400 16th Street
Suite 420
Washington, DC 20936
(o) 202-939-1776
sirwin@dworbell.com

LETTERS SUBMITTED IN SUPPORT OF NOMINEE CECILIA E. ROUSE

January 27, 2021

The Honorable Mike Crapo
Chairman
Senate Committee on Banking, House, and Urban Affairs
U.S. Senate
Washington, D.C. 20510

The Honorable Sherrod Brown
Ranking Member
Senate Committee on Banking, House, and Urban Affairs
U.S. Senate
Washington, D.C. 20510

Dear Chairman Crapo and Ranking Member Brown,

On behalf of the undersigned organizations, we write to you today to share our endorsement of Cecilia Rouse to serve as Chair of the Council of Economic Advisers.

As bipartisan small business advocates, we understand America's small businesses continue to navigate a once-in-a-generation crisis. It is imperative that there is a strong team ensuring that the Biden Administration's economic response to the pandemic is strategic, ongoing, and puts small business concerns first.

We know that Dean Rouse understands the importance and value that America's 30 million small businesses play in our economic success and eventual recovery. Small businesses are a crucial component of the nation's economy, employing nearly half of all workers, providing valuable goods and services, and creating economic activity in our communities. We believe Dean Rouse will be a strong voice for small businesses, especially businesses owned by women and minorities, who have been disproportionately impacted by the Covid-19 pandemic.

We know the challenges ahead are many, but we look forward to working with Dean Rouse, the Biden Administration, and Congress, to advance and advocate for legislation that supports small businesses and ensures that our recovery efforts are robust to ensure that small businesses, like following so many crises, are able to guide our economy out of this devastating period in our Nation's history.

We encourage the Senate to swiftly confirm Dean Rouse and ensure that she and the rest of the Council of Economic Advisors are unimpeded in their efforts to support the country's economic recovery following the Covid-19 pandemic.

Sincerely,

Asian/Pacific Islander American Chamber of Commerce & Entrepreneurship (National ACE)
Association of Women's Business Centers
National Association for Self-Employed
National Association of Women Business Owners (NAWBO)
National LGBT Chamber of Commerce (NGLCC)
NextGen Chamber of Commerce
US Black Chambers, Inc.
United States Hispanic Chamber of Commerce
Women Impacting Public Policy (WIPP)