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Trump’s Housing Chief Wants to Build, But With What?

HUD Secretary Scott Turner says it’s time to put millions more Americans in homes. He’s also standing by while his agency’s staff and funding disappear.

Turner. *Illustration: Isabel Seliger for Bloomberg Businessweek*

By Sarah Holder and Kriston Capps
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“Y’all see that brick?” Scott Turner asks with a grin. It’s a July afternoon in Washington, DC, and he’s pointing at a white cinder block that’s sitting on the carpeted floor of his office at the US Department of Housing and Urban Development. Turner says the brick fell out of his ceiling a few months earlier and missed his cranium by a couple of feet. The lesson, he says, was clear: It was time for HUD to find a new home.

It’s undeniable that the housing agency’s headquarters has seen better days. HUD has occupied the same offices almost since its founding, six decades ago, as part of President Lyndon B. Johnson’s war on poverty. By the time Turner was confirmed as the agency’s secretary earlier this year, the building was legendary for its problems with air quality and mold, the elevators were frequently out of order, and the “WELCOME TO HUD” sign above one entrance was missing its M. None of this helped the brutalist-style HQ—with its small windows, drop ceilings and god-awful lighting—shake its reputation as 10 floors of basement.

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It’s a bad look for the federal enforcer of housing standards, says Turner, who has the frame of a former NFL cornerback, the drawl of a former Texas state legislator and the true-believer energy that made him an effective ambassador for President Donald Trump’s first-term “opportunity zone” program, which offered tax breaks for investments in troubled ZIP codes. “I care about the people that work here,” he says. Also, that ceiling brick.

Turner shortly after his confirmation, appearing with Trump at a White House reception honoring Black History Month. *Photographer: Yuri Gripas/Abaca/Sipa USA/AP Photo*

For his agency’s new office, Turner chose a bright, 19-story tower across the Potomac River in Alexandria, Virginia, that was occupied by the National Science Foundation. In June the Trump administration told the science agency its recently reduced workforce would be relocated to clear the way for HUD. Jesus Soriano, president of the union local that represents NSF workers, says the move seemed to be motivated less by Turner’s concerns for employee well-being than by other priorities, including an executive dining room, a gym and five parking spots for the secretary and his security detail.

Turner denies this. “I’m the servant leader here,” he says, a nod to his tenure as an associate pastor in the suburbs of Dallas. “I didn’t come to government to get nice things.” He stresses that the new digs in affluent Northern Virginia are meant to mark a new chapter for HUD: “going from mediocre to excellent.”

Now would be a great time for HUD to be excellent. The US is suffering from a historic housing crisis, short an estimated 4.7 million homes at minimum. With mortgage rates hovering well above 6%, the number of first-time homebuyers is the lowest in more than 30 years, and their median age has risen to 38, almost a decade older than when their parents were buying. Home prices have risen 28% since 2020, driving ever more people into a similarly inhospitable rental market. More than 100 million Americans live in rental units, and almost half of renter households spend more than 30% of their income on housing costs, a level that’s traditionally considered unsustainable. Last year a record 770,000 Americans were sleeping in shelters or on the streets.

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HUD hasn't itself built much public housing in decades, and it doesn't have any control over local zoning or land use. Instead it uses grants and subsidies to prop up the market for affordable rentals, which many developers and landlords say would otherwise be unprofitable. Each year, HUD disburses tens of billions of dollars in rental assistance on behalf of 9 million tenants, paying landlords through programs such as the voucher system known as Section 8. It spends an additional few billion backing shelters in all 50 states. And it underwrites hundreds of thousands of homeowners' mortgages.

"HUD is one of the few federal agencies that, for most, not all, of its programs really focuses on low- and moderate-income households," says Solomon Greene, who led the agency's office of policy and research under President Joe Biden and now works at the Lincoln Institute of Land Policy, a think tank.

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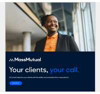
Turner, the only Black member of the Trump 2.0 cabinet, says HUD's mission is vivid to him. He grew up poor in a Dallas suburb in the 1970s, up against what he describes as stacked odds. "I understand what it means to not have a lot of money, what it means to struggle," he says. Family members took federal housing assistance while he was growing up, he says, and his wife, Robin, was on Section 8. He's argued more vociferously than his predecessors that HUD should be on the front lines of the supply crisis, helping the US ditch antiquated building codes and form partnerships with private companies to kick-start a building boom. Other parts of the federal government are taking strides in that direction, including millions in tax credits for low-income housing in the One Big Beautiful Bill Act, plus a construction-focused deregulatory bill that's working its way through Congress.

At HUD, however, Turner is presiding over historic cuts that threaten to undermine that progress and make the underlying problems worse. Since January, buyouts led by the Department of Government Efficiency (DOGE) have cost HUD close to 30% of its roughly 8,300 staffers. Payments to senior-housing providers and antidiscrimination attorneys across the country have been delayed, some tied up in court. A Biden-era program of emergency housing vouchers for people on the brink of homelessness is close to expiring. Given all the federal uncertainty, developers of affordable housing are finding financing tougher to secure.

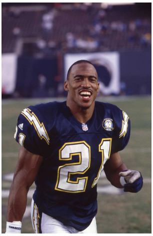
As for Turner's own platform, cuts, whether to red tape or services, remain the common denominator. He wants to add work requirements for housing assistance for Americans who aren't disabled or elderly. He supports setting two-year limits on rental aid, which research suggests could boot as many as 1.4 million households from the program, many of them headed by employed people with children. He's signaled that he wants to bar undocumented immigrants from living with aid recipients. And he endorsed Trump's proposed "skinny" budget for fiscal 2026, which called for chopping HUD's $77 billion by more than 40%. (Congressional counterproposals call for much smaller decreases.)



Turner says HUD still has enough staff to carry out "mission-critical functions." He says HUD will uphold fair housing laws and all the rest: "Any type of illegal discrimination as it pertains to housing will not be tolerated." In an emailed statement, a spokesperson declined to comment on a range of particular policy shifts, citing ongoing litigation or nonpublic information, but said only service providers who were late with their requests saw their payments delayed and noted that work requirements have received support from officials in both parties over the decades, including then-Senator Biden. In response to a question about the potential ban on undocumented immigrants living with HUD beneficiaries, the spokesperson said the agency works to ensure its resources benefit American citizens. She said HUD's fair housing caseload "has totaled more than 4,100 investigations, with strong resolution rates" since Trump took office and that the agency is responding to developer complaints about burdensome regulation.

Here lies the tension at the heart of the Trump administration's housing agenda. Although officials say they want to do more with less, the playbook that Turner's HUD has been running so far has the makings of utter paralysis. And the pain won't be felt just by the neediest. Kicking millions of tenants off rental assistance means screwing over thousands of landlords. Pulling down HUD's other scaffolding poses risks to mortgage insurance, rural housing and disability aid. "I sort of wonder if HUD survives this," says John Henneberger, founder of the nonprofit Texas Housers. If you think the housing market stinks now, he and other experts warn, just wait until there's no one left at HUD who knows where to route the checks.

OVER THE YEARS, TURNER HAS OFTEN DESCRIBED himself as the product of a broken home marked by confusion, chaos and at times violence. He's one of six kids. His parents split when he was 10, which for Turner meant moving out of their house in Plano, Texas and shuttling between two rentals. After the divorce, both parents worked like crazy. His mom was an executive assistant and his dad ran a janitorial business and worked in sales and management. In high school, Turner became a fixture at the home of his football teammate Frankie Basso, whose mom served both boys pasta and peanut-butter-and-banana sandwiches on game days. (Smooth, not crunchy, Turner makes sure to clarify.) "He really became part of our family," Basso says. "I would describe Scott as the most inspiring person I've ever met."


Playing cornerback for the San Diego Chargers in 2000. *Photographer: Paul Spinelli/NFL Images/AP Photo*

Football stardom earned Turner a full scholarship to the University of Illinois at Urbana-Champaign, where he majored in speech communications and met Robin. At his confirmation hearing, he was self-effacing about being drafted into the NFL in 1995, noting it was in the seventh round—"the last round, for those that don't know." He played nine seasons as a cornerback, some of his fondest with Washington. (He's advocated changing the team's name back from the Commanders to the Redskins, a racial slur.) He also moonlighted as a motivational speaker.

Once he'd retired from the NFL, Turner ran for Congress in the San Diego area. It was 2006, and he touted his support for the military, border security and small business, as well as his opposition to abortion rights. After he received less than 2% of votes in the Republican primary, he returned to Texas and went to work for Basso's dad at Systemware Inc., a maker of back-end business software. He spent 17 years there, moving up from jobs in sales and marketing to become "chief inspiration officer." It was a bit like being a corporate pastor: He counseled executives, programmers and other staff through personal crises as well as their professional development. He also started a custom men's clothier on the side.

Early in this period, when his sister was going through what Turner describes as a tough situation, he and Robin adopted their nephew Solomon at the age of 8. In 2022, when Solomon matriculated at Turner's alma mater, he credited the household's stability with helping him get into college. "Had it not been for my uncle and my aunt, I don't know where I would be," Solomon, who walked onto the U of I football team, told the college sports press.

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While he and Robin were raising Solomon, Turner also made time for politics. In 2012 he rode Texas' Tea Party wave to a seat in the state legislature, staking his campaign on opposition to taxes and Obamacare. During his two terms he opposed efforts to preserve access to affordable rental housing, according to ProPublica. "I learned what works and what doesn't," he said on the podcast *Christian Academy* last year. "More what doesn't than does." He declined to run for a third term, but Turner returned to the public sector in 2018, when the first Trump administration tapped him as executive director of the White House Opportunity and Revitalization Council, coordinating federal investment in so-called opportunity zones.

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On the campaign trail during his statehouse years. *Photographer: Bob Daemmrich/ZUMA Press*

Under this program, investors could avoid paying capital-gains taxes by reinvesting their unrealized gains in communities that were deemed distressed. Part of Turner's job was to travel across the country preaching the OZ gospel in underinvested communities, asking local residents and organizations for their input. Tim Thomas, who worked on the council with Turner, remembers him as "an impassioned advocate for helping create an environment where people can escape circumstances of poverty." Joseph Grogan, who was the council's vice chair and the director of the Domestic Policy Council under Trump, says Turner's genuineness stood out. "So many people are full of shit in DC," Grogan says. Not Turner.

The opportunity zones program attracted more than $100 billion in investment, far more than anticipated. The White House has promoted figures from research led by the University of Wisconsin at Madison suggesting that the program yielded more than a million jobs, as well as a report by the think tank Economic Innovation Group pointing to more than 300,000 new residential addresses. Yet it's unclear how much of that trickled down to the communities themselves. Jobs mostly went to workers outside the zones, according to researchers at the University of California at Irvine, with limited upside for zone residents. Brett Theodos, senior fellow at the Urban Institute, says the program poured capital into areas already primed for development: "Opportunity zones are going where private real estate investment wants to go."

Turner disputes this assessment. "Large urban Opportunity Zones in multiple states have shown an above-trend growth in business establishments," his spokesperson said in HUD's statement. "Business growth also translates to job opportunities for residents."

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In the Biden era the OZ program went on the back burner, and Turner left. He wrote some op-eds for the America First Policy Institute, an influential right-wing think tank, in support of school vouchers. He became an associate pastor at a Baptist megachurch in Plano, run by the prominent Trump supporter Jack Graham. He also started a faith-based nonprofit chaired by Linda Yaccarino, who later became chief executive officer of Twitter after Elon Musk bought it. (Among other things, the nonprofit offers mentorship to high school athletes.) When the second Trump campaign was starting to kick into gear, Turner was hired as "chief visionary officer" for housing development company JPI and given the noble task of enhancing its thought leadership. He got paid $650,000 a year for the CVO job, including a bonus, according to ethics committee filings. In a press release announcing Turner's departure after his nomination for HUD secretary, JPI's executive team complimented his ability to "uplift" their staff.

Turner also counts among his fans Trump's first-term HUD secretary, Ben Carson, who's called him "godly, hardworking and a natural-born leader." During his Senate confirmation hearing, Turner pitched himself as a friend to Yimbys, saying he'd encourage local governments to loosen their zoning laws. But he wouldn't go as far as to say he'd use federal incentives (either carrots or sticks) to overcome Nimby opposition to new construction. "I believe the localities know their areas better than the federal government does," he said. And when Massachusetts Senator Elizabeth Warren asked Turner directly whether he'd increase HUD's investment in programs supporting affordable construction, he demurred.

"What I do support is maximizing the budget that we do have," Turner said.

"So is that a no to additional investments?" Warren asked.

"It's a yes to maximizing the investment that we have," Turner replied.

THE PRESIDENT OF HUD'S BELTWAY-AREA UNION LOCAL, ASHAKI ROBINSON, was driving to work on the morning of Feb. 24 when she got a text from a colleague: "The monitors downstairs got hacked." They were all showing an AI-generated video of Trump enthusiastically sucking Musk's toes, with the words "Long Live the Real King" superimposed on top. "They could not remove it," Robinson says with a giggle. "It was high comedy." The union, she adds, had nothing to do with the prank.

The toe-sucking deepfake was weird, but it reflected the mood at the office, which was being stripped for parts by Musk and DOGE. The Trump administration thinned the ranks with rounds of deferred resignations or early retirement. By July about 2,300 of HUD's 8,300 people had left. As Robinson walked down HUD's halls on a recent morning, the screens she passed were playing looped clips from Turner's recent appearances on Newsmax. The building didn't just feel like a basement anymore, she says. It felt like a tomb.

Turner denies the staff reductions were cuts. "We had 2,300 people who opted to take a different path," he says. He also stresses that HUD's core functions remain in working order despite the departures, but many of those functions appear to be in serious trouble. The office that distributes billions in local-level block grants for community development is down 40% of its roughly 800 staffers, and Robinson says those who remain are struggling to sort the grants by the end of the fiscal year on Sept. 30. The division that oversees HUD's housing vouchers shed almost 30% of its 1,400 employees and has been similarly hamstrung by understaffing, according to two HUD employees who spoke on condition of anonymity for fear of reprisals. Similar losses landed at the HUD office that includes the Federal Housing Administration, the rare bureau that generates billions a year in profits for the government, by collecting premiums on mortgage insurance. (DOGE cuts decimated the field offices that process the loan paperwork.)

HUD was formed in part to enforce the fair housing rules that LBJ signed into law. Although the rules were built into civil rights legislation, HUD lawsuits have expanded their protections to all kinds of people, notably single parents. Files on hundreds of lawsuits, dating to 1989, disappeared from the agency's website in April. Today the enforcement of fair housing laws appears to be at a standstill. By Robinson's count, the number of attorneys who work on such cases is down from about 20 to single digits. In its statement to *Bloomberg Businessweek*, HUD declined to comment on specific staffing changes. It says it has "streamlined and simplified" its website.

While Turner stresses that his agency will continue to uphold its core functions and enforce the law, the agency is closing major discrimination lawsuits and reopening cases it had already agreed to settle. HUD has stopped pursuing cases involving alleged discrimination on the basis of sexual orientation or gender identity, according to Sasha Samberg-Champion, the agency's Biden-era deputy general counsel for fair housing and enforcement. "It's completely lawless," says Samberg-Champion, who's now the special civil rights counsel for the National Fair Housing Alliance, an advocacy group. All told, dozens of different cases are now under review, according to the two HUD employees, who say fair housing staff have been told that future litigation will be handled by the Department of Justice, bypassing HUD's investigators and lawyers.

The HUD spokesperson said the agency can't comment on "the status of specific cases that have not been made public," and said it was "upholding the President's executive order." That order recognizes only two genders and refutes the existence of trans people.

Affordable housing advocates have squinted hard to find common cause with Turner. David Dworkin, who heads the nonprofit National Housing Conference, a bipartisan coalition that includes business leaders, says much of the secretary's deregulatory agenda isn't all that different from the prescriptions in *Abundance*, the book by journalists Ezra Klein and Derek Thompson that's in vogue among centrist Democrats. According to Dworkin, Turner believes past administrations have failed to meet the housing crisis because they've overcomplicated their solutions with layers of costly bureaucracy.

Since his swearing-in, Turner has continued to advocate around opportunity zones, which were renewed and improved with the passage of Trump's One Big Beautiful Bill. He pushed lawmakers to remove a federal regulation that required manufactured homes to be built with a permanent chassis, theoretically easing mass production and removing the stigma of mobile homes. He's also reduced or eliminated a range of information-gathering requirements for mortgage lenders. In a recent speech, he summed up his governing philosophy with a Winston Churchill quote. "Out of intense complexities, intense simplicities emerge," he said. "In order to solve our housing shortage, we must build more housing stock. That's the simplicity."

But critics say Turner risks oversimplifying. Take HUD's termination of its Affirmatively Furthering Fair Housing provision, which required cities and states that accept HUD funds to devise plans to undo patterns of segregation. Turner said AFFH was curbing development. "It's quite the opposite," says Greene, the former HUD policy chief. The rule was supposed to help cities loosen the kinds of zoning restrictions that bar apartment buildings from exclusive neighborhoods. Trump understood as much: He once described AFFH as an attack on the "suburban lifestyle dream."

Turner has also continued to stump for greater reductions to his own funding. The latest battleground is Trump's threadbare HUD budget proposal for fiscal 2026, which zeroed out block grants that local officials love and funding earmarked specifically for people with HIV/AIDS. It also called for replacing the entire rental aid program with a state-administered one about half its size. Congress is supposed to pass a budget by Sept. 30, and while legislative counterproposals would restore almost all those programs, nothing is final.

> "The voucher program is far from perfect, but putting it on the states, that's really unclear to me as to whether that makes it better"

Even housing advocates would welcome changes to the voucher program, a public-private system of direct payments to landlords. Section 8 carries significant stigma and offers little in the way of real protections for tenants. Landlords aren't required to accept the vouchers, and those who do gripe about the thicket of rules attached. For all that, the program's biggest problem is arguably underfunding, as evidenced by waitlists that can stretch for months or years. Vouchers reach only one-quarter of eligible tenants, more than 40% of whom wind up unable to use them, either because landlords won't take them or because the rent is too high.

It's not just tenant advocates who oppose large-scale defunding. "The voucher program is far from perfect, but putting it on the states, that's really unclear to me as to whether that makes it better," says Ron Terwilliger, chairman emeritus of the Trammell Crow Residential Co., a leading developer of multifamily homes. Ryan von Weller, chief operating officer at developer Wendover Housing Partners, says uncertainty is holding backing the administration's stated housing goals. With interest rates high and confidence low, construction of new single-family homes is lagging, but as of July builders were adding apartment units at the strongest pace since 2023, according to census data.

In lieu of material help from the government, Turner's staff say, the secretary's strategy can be more abstract. Two agency staffers, who spoke to *Businessweek* on condition of anonymity for fear of reprisals, say Turner has instructed senior managers to "get down on your knees to pray" and "ask the Lord for guidance" regarding HUD's efforts to increase family formation in opportunity zones. In a July meeting, they say, he emphasized that he appreciated the staff's dedication and asked, "Can I get someone to testify?" (A couple of staffers replied, "Amen.")

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Turner's spokesperson said in HUD's statement that this account "does not describe any meeting we recognize," but stressed: "The Secretary is unapologetically a man of faith. He believes in prayer, and he leads by serving."

At a House Appropriations Committee hearing in June, Turner said the scale of the nation's housing crisis proved that HUD programs weren't working and that it was therefore time to stop throwing good money after bad. Committee members from both parties seemed befuddled by that argument. "There is fat to cut at HUD," said Steve Womack, an Arkansas Republican. "But if we cut too deep and if we cut too fast, HUD's programs will not serve the communities you and I have pledged to help." Others questioned how Turner's Christian values squared with the cruelty of the budget's implications. "Your faith won't put a house over their head," said Mike Quigley, an Illinois Democrat. Turner defended his boss' pursuit of "fiscal responsibility and restraint" and said he wanted to make HUD assistance a "trampoline, not a hammock."

Although HUD programs may be an imperfect solution to a crisis of supply and demand, these services are keeping millions of American households from losing their homes today. More means-testing, including the two-year limit on housing assistance, could very well turn aid into a trampoline. But it's one that advocates say is less likely to raise people up into a better situation than it is to launch them onto the street.

Turner says such limits would help clear the agency's waiting lists faster and restore "dignity" to aid recipients who could be working. He didn't say what the plan is for the households whose jobs don't cover their rent. Turner likes to say that almost half of voucher recipients who can work don't, but that means most of them do.

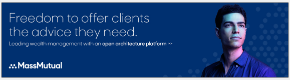
For tenants such as Althea Matthews, who relies on support from the emergency voucher program to pay for the two-bedroom apartment she shares with her great-grandson in the Bronx in New York, there's no question what HUD's new era of austerity could mean. "We'll be homeless," she says. She lived out of a shelter for three years after her last apartment was destroyed in a fire. She worked part time but couldn't afford a place of her own until 2022, when she qualified for a HUD voucher in the emergency program that's expiring next year. Matthews remembers crying when she got the keys to her current place, and only partly out of relief: "I left a lot of people behind in the shelter."

HUD'S PLAN TO ABANDON ITS OFFICE IS UNFOLDING SLOWLY. A SMALL GROUP of HUD staffers began working out of the National Science Foundation's old offices on Aug. 15, according to the HUD spokesperson, but the majority haven't been told when their commutes will change. It's a transition that could take years to execute, and so far it doesn't have any federal funding behind it.

HUD's new digs in Virginia. *Photographer: Ting Shen/Bloomberg*

Trust in HUD's commitment to its partnership with the housing organizations sheltering and defending the nation's most vulnerable, meanwhile, has been fraying more quickly. Weeks before Turner stood at a podium at the new HQ to usher in what he said would be HUD's golden age, housing providers across the country were anxiously checking their bank accounts. Every month the agency is supposed to send about 18,000 providers of Section 8 housing some money to cover utilities, mortgage payments and staff salaries—everything not covered by the nominal rents paid by their low-income tenants. And at the beginning of June, at least 1,000 of those HUD payments were late.

At one apartment building where more than 100 seniors lived, a sense of panic started taking root. Did this mean the apartment was losing its subsidy and would go back to costing market rent? None of the residents could afford that. The building's management investigated where it could access other cash reserves to cover its bills. It managed to pay the mortgage and make payroll, leaving the other bills unpaid for the time being. By the end of June, HUD had paid this provider and most of the others, with about 100 still waiting. The agency told LeadingAge, an association of nonprofit aging services providers, that staffers were working around the clock to get the remaining payments out but said it couldn't promise future deposits would arrive on time either. In its statement to *Businessweek*, HUD downplayed the delays and blamed the providers for submitting late.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HUD has a different explanation for its failure to disburse millions in previously approved funding for dozens of organizations that help enforce fair housing laws. Among these groups is the Tennessee Fair Housing Council, which helps tenants file discrimination complaints and secure accommodations such as ramps and service animals. The council supported a staff of four and an office in Nashville primarily on a $425,000-a-year grant from HUD that expired this spring. Since then, "so many things have changed," says the nonprofit's executive director, Martie Lafferty. Two of the four staffers are now gone. They're more picky about taking on cases, and they've cut back on their efforts to educate tenants and landlords.

Lafferty's organization, along with the National Fair Housing Alliance, has filed a lawsuit against Turner and HUD seeking restoration of the grant money. HUD filed a motion to dismiss the suit, arguing it had only temporarily paused grantmaking, but a federal judge granted the plaintiffs a temporary restraining order, pushing the agency to restart the program by the end of September. It's complying but making organizations like Lafferty's reapply, which she says "seems unnecessary and kind of inefficient." She isn't expecting cash flow to resume anytime soon; she and her remaining colleague have given up their office space. In its statement, HUD declined to comment, citing the ongoing litigation.

Turner, meanwhile, has continued to emphasize that the US needs the clear the way for millions of new affordable homes. Over the summer, he traveled to Idaho, North Dakota and Alaska to promote local public-private housing efforts. (Posts on the subject dot his X timeline, alongside condemnations of crime in Washington DC.) So far, the early data available to track his progress is mixed. Housing starts are inching up, per census figures, but new permits in July were lower than they were at the same time last year.

Robinson, the DC-area union head, says she's seen HUD carry on with its quiet but essential duties through plenty of Republican presidencies that threatened the agency's funding. Still, she says, she's worried this time is different. "People don't even know what the government does until it's not doing it," she said. "HUD is one of the perfect examples of that."

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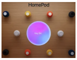

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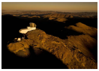

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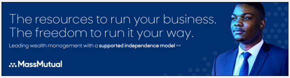

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