PILLAR I — AFFORDABILITY & WORKING FAMILIES

Housing Affordability

Where I Stand

Housing is foundational. When housing fails — when it is unaffordable, unavailable, or unsafe — every other part of a family's economic life starts to fail with it. Working families in Virginia's 1st District know this. The teacher who cannot afford to live in the county where she teaches. The Navy veteran whose VA disability does not stretch to cover the rent. The farmer whose son is leaving the Northern Neck because the inherited house needs forty thousand dollars in repairs the family cannot cover. The young couple with two incomes who still cannot find a starter home in Henrico under $400,000.

I support a major federal investment in housing supply, an expansion of federal rental assistance, the protection of working waterfronts and rural housing programs, the reform of the financialized single-family acquisition that has put corporate landlords between working families and the homes they would otherwise buy, and a federalist approach to local zoning that incentivizes — but does not preempt — local solutions.

Why This Matters to Me

Housing has been a central part of how I have understood economic security for as long as I can remember. My mother and I lost the orange Volkswagen station wagon when I was four years old because she could not afford to fix it. We rode on the back of her motorcycle for the next year — to the grocery store, to work, to school. The motorcycle was how she got to work, and work was how we kept the roof over our heads.

Eventually she got a job at the Jet Propulsion Laboratory at NASA. The first thing she could afford after that paycheck started arriving was a yellow Ford Pinto.

That sequence — work, transportation, housing — is the same sequence working families across Virginia's 1st District navigate every day. When any one of those three fails, everything else fails with it. That is why housing is the foundation of the affordability agenda, not a side topic.

What I Bring to This

I have lived in many places over the course of a Navy career. I have rented in Pensacola, San Diego, Meridian, Japan, and Brussels. I have owned in Meridian, Lemoore, Northern Virginia, and now on the Northern Neck. Our family home is here, in Virginia's 1st District, in the heart of farming and fishing country.

The housing markets I have known span low-cost rural areas, expensive coastal cities, military communities, foreign rental markets, and the suburban-Richmond markets that look a great deal like the ones in this district. The affordability problem looks different in each of these places. The underlying causes are mostly the same.

Three Markets in One District

Virginia's 1st District is not one housing market. It is three.

In suburban Richmond — western Henrico, Chesterfield, and Hanover counties — home prices have risen 52 to 62 percent over the past five years. Henrico's median home price is around $400,000. Chesterfield's is around $420,000. Homes are selling in days, often well above asking price. Roughly 1,800 new residential lots were approved across the entire Richmond suburban region in 2024 — nowhere close to what the population growth requires. A young family, a teacher, a nurse, a sheriff's deputy, an essential worker — they cannot buy in this market. A whole generation is being priced out of the communities they grew up in.

In the Historic Triangle and the Tidewater coastal communities — Williamsburg, Yorktown, Poquoson — military families and retirees compete for a housing stock that has been further constrained by short-term rental conversion in tourist areas. Rising insurance costs from coastal flood risk, plus aging infrastructure, are squeezing both renters and homeowners.

On the Northern Neck and Middle Peninsula — the rural coastal communities of this district — the housing problem is different. The stock is older. Many homes need significant repair. New construction is limited. Second-home buyers from outside the region have pushed up waterfront prices. Working watermen, teachers, contractors, and farmers cannot afford the homes they grew up in. The USDA Rural Development programs that should be the federal backbone of rural housing have been chronically underfunded.

Three different markets. Three different problems. **One common thread: working families across this district cannot afford the housing the district has, and the housing the district needs is not getting built.**

The National Picture

The country is short approximately **3.8 million housing units** relative to demand, by Freddie Mac's estimate. The shortage is concentrated in the markets where workers want to live — including the suburban Richmond markets that anchor this district. Construction has not kept pace with household formation for over a decade. Local zoning constraints, financing barriers, labor shortages, and supply-chain disruptions have all contributed.

At the same time, **Wall Street has discovered single-family rental as an asset class**. Large institutional investors — private equity firms, pension funds, REITs — have acquired hundreds of thousands of single-family homes, often outbidding individual families with all-cash offers. The result is that working families looking to buy a starter home are competing not against other families but against funds with effectively unlimited borrowing capacity.

Federal rental assistance — Section 8 vouchers, public housing, LIHTC — has been chronically underfunded relative to need. **Approximately three-quarters of households eligible for federal rental assistance receive none of it**, because the funding does not exist to serve them. The waiting lists in some metropolitan areas are over a decade long.

Veterans homelessness has been reduced substantially through the HUD-VASH program, but it has not been eliminated. Roughly 35,000 American veterans remain homeless on any given night.

A Federalist Approach to Local Zoning

I am a federalist on local zoning. The decisions about what kind of housing gets built, where, and at what density are local decisions, made by people with local knowledge and local accountability. I do not believe it is the federal government's role to override the zoning decisions of Henrico County, Chesterfield County, the City of Williamsburg, the Northern Neck counties, or any other locality in this district. Those decisions belong to the people who live in those communities.

What the federal government can and should do is incentivize. Federal grant programs — transportation, infrastructure, community development — can prioritize jurisdictions that are doing the hard work of expanding housing supply. **Henrico County's Affordable Housing Trust Fund is exactly the kind of local solution federal policy can support and amplify.** Senator Schuyler VanValkenburg has been pushing for state-level solutions because surrounding jurisdictions in the Richmond region have not taken similar steps. That is incentive, not preemption, and it is a legitimate use of federal dollars.

This approach distinguishes me from the YIMBY-preemption wing of the Democratic Party, which would have the federal government override local zoning decisions through conditioning of federal funds. I do not support that. I do support tying federal investment to demonstrated local effort.

What I Will Do in Congress

Massive expansion of the Low-Income Housing Tax Credit. LIHTC is the single largest federal subsidy for affordable rental housing construction. It works. It should be expanded substantially — particularly in markets like suburban Richmond where the supply gap is most severe, and in rural markets like the Northern Neck and Middle Peninsula where the program has historically been harder to deploy.

Expand Section 8 voucher funding to meet eligibility. Roughly three-quarters of eligible households currently receive nothing because the program is rationed. The mismatch between eligibility and funding should end. Funding should match eligibility.

Reform Section 8 landlord acceptance. Federal law should require participating landlords to accept Section 8 vouchers on the same terms as other tenants. Voucher discrimination — the widespread refusal of landlords to accept vouchers — keeps families locked out of the units the program is theoretically opening to them.

Restore federal investment in public housing. The federal government has been disinvesting from public housing for forty years. Many public housing units have been demolished without replacement. The maintenance backlog is enormous. I do not support the demolition-without-replacement strategy. I support repair, renovation, modernization, and the construction of new public housing where it is needed.

End veteran homelessness through HUD-VASH expansion. The combined HUD voucher / VA case management model has been demonstrated to work. It should be expanded to scale until no American veteran is sleeping on the street. This is not a complicated problem. It is a funding problem.

Address Wall Street single-family acquisition. Large institutional investors operate in the residential housing market with far less transparency than they should. I support legislation requiring full disclosure of single-family acquisitions by funds above a defined threshold, and I support reforming the federal tax incentives — including the depreciation treatment and the REIT tax structure — that have made single-family rental an unusually attractive asset class for institutional investors. Working families should not be outbid by hedge funds with effectively unlimited cash.

Strengthen USDA Rural Development housing programs. Section 502 direct loans, Section 504 home repair loans and grants, Section 515 rental assistance, and Section 521 multi-family housing — all of these programs are essential to housing in rural Virginia. They have been chronically underfunded. They should be expanded, simplified, and protected from administrative dismantlement.

Defend working waterfronts. The Chesapeake Bay watermen of the Northern Neck and Middle Peninsula are being priced out of the harbors their families have used for centuries. Federal policy should establish working waterfront preservation programs — modeled on the agricultural conservation easement programs that have protected farmland — to prevent the conversion of working harbors into second-home developments.

Federal first-time-buyer support. Down-payment assistance, low-interest federal mortgage products, and tax credits for first-time buyers should be expanded — with priority for buyers in the markets that need them most.

Federal grant programs that incentivize, not preempt, local zoning expansion. Tie eligibility for federal infrastructure, transportation, and community development funding to demonstrated local effort to expand housing supply. Counties and cities that build receive priority. Counties and cities that do not are not penalized through preemption, but they do not move to the front of the federal funding line.

Refuse corporate PAC money from the institutional investors, private equity firms, and corporate landlords whose business model depends on the financialization of housing. Same broader pledge that runs through this campaign.

The Bottom Line

Housing is not a luxury good. It is the foundation of every other piece of economic security a family can build. When the federal government allows the housing market to be captured by institutional investors, when it underfunds the affordable housing programs that serve millions of working families, when it abandons rural housing to underfunded USDA programs that cannot keep up, when it allows public housing to be demolished without replacement — the consequences fall on the working families that built this country, the veterans who served it, the seniors who paid into it, and the children whose chance at the American dream depends on the roof over their heads.

The federal government can do better than that. The mechanisms exist. The funding is achievable. The political will is what has been missing.

I am running because the working families of Virginia's 1st District deserve a representative who understands what housing means — to a single mother trying to keep her family fed, to a Navy veteran trying to come home, to a young teacher trying to afford to live in the county where she teaches, to a working waterman trying to keep his family's harbor — and who will fight for the federal investment those families need.

Housing is foundational. Everything else depends on getting it right.

Sources & Notes

Richmond-area home prices and price growth:

- Henrico County median home price: approximately $379,000 (January 2026 Redfin), $432,598 (February 2025 Rocket Homes).
- Chesterfield County median home price: approximately $422,000 (February 2026), up 5.4 percent year-over-year.
- 52 to 62 percent price increase over five years across Richmond suburban counties (Henrico, Chesterfield, Goochland, Hanover): Redfin, Zillow, and Virginia REALTORS data.
- 1,800 new residential lots approved across Richmond suburban region in 2024: Virginia REALTORS, Greater Richmond Association of REALTORS.

Henrico Affordable Housing Trust Fund and state-level Richmond housing policy:

- Henrico County Affordable Housing Trust Fund established under Henrico County Board of Supervisors action.
- State Senator Schuyler VanValkenburg (D-Henrico) has introduced state-level affordable housing legislation in the Virginia General Assembly.

National housing shortage:

- Freddie Mac, "Housing Supply: A Growing Deficit" (multiple updates): U.S. is short approximately 3.8 million housing units relative to demand.

Section 8 / Housing Choice Voucher Program:

- Department of Housing and Urban Development data: approximately three-quarters of eligible households receive no federal rental assistance due to funding limitations.
- Center on Budget and Policy Priorities: documentation of waiting lists, voucher discrimination, and program access barriers.

Veteran homelessness and HUD-VASH:

- Department of Housing and Urban Development Annual Homeless Assessment Report (AHAR): approximately 35,000 American veterans homeless on any given night (2023 PIT count).
- HUD-VASH (HUD-VA Supportive Housing) program established under Section 8(o)(19) of the U.S. Housing Act.

Wall Street single-family acquisition:

- Pew Charitable Trusts, "Institutional Investors in Single-Family Rentals" (2024): institutional investors own a growing share of single-family rental homes nationwide; concentration is higher in fast-growing metro areas including Atlanta, Charlotte, Houston, and Phoenix.
- Government Accountability Office, "Rental Housing: As More Households Rent, the Poorest Face Affordability and Housing Quality Challenges" (multiple reports).

LIHTC:

- Low-Income Housing Tax Credit, 26 U.S.C. § 42. Authorized in the Tax Reform Act of 1986; administered jointly by IRS and state housing finance agencies.

USDA Rural Development housing programs:

- Section 502 Single Family Housing Direct Loans, Section 504 Home Repair Loans and Grants, Section 515 Rural Rental Housing Direct Loans, Section 521 Rural Rental Assistance. All administered by USDA Rural Development.

Working waterfronts:

- Working Waterfronts Preservation Act has been introduced in multiple Congresses. Maine and other coastal states have established working waterfront protection programs that can serve as federal models.

Chesapeake Bay watermen:

- Virginia Marine Resources Commission and Chesapeake Bay Foundation data on waterman employment and harbor access trends.

Note on personal claims: All claims about the candidate's personal residential history, family decisions about housing, and specific descriptions of family experience are based on personal experience and are not separately cited.