



WHITNEY FOX FOR CONGRESS

WHITNEY FOX'S PLAN for affordable housing

As a Tampa Bay native who has lived and worked in Pinellas for many years, I have seen firsthand the struggles that so many in our community face when it comes to finding affordable housing. I am running for Congress because I believe that everyone deserves a safe and affordable place to call home. The lack of affordable housing in Florida has reached a crisis point, with skyrocketing rents and home prices putting a tremendous strain on families, seniors, and individuals with disabilities. Many hardworking people in our community are being priced out of their homes, forced to make impossible choices between paying their mortgage or rent and meeting other basic needs. This is unacceptable, and it's time for change.

Promoting Affordable Housing

1 Accessory Dwelling Units (ADUs)

- **Encouragement and Incentives:** Advocate for federal incentives to encourage the construction of ADUs. These smaller, secondary housing units on single-family lots can provide affordable options for renters and additional income for homeowners.
- **Streamlined Permitting Processes:** Push for federal grants to assist local governments in streamlining the permitting process for ADUs, reducing bureaucratic red tape, and making it easier for homeowners to build and rent out these units.
- **Model Legislation:** Support and promote model legislation that can be adopted by local governments to allow and regulate ADUs, ensuring they are safe and meet community standards.

2 Changes to Zoning Laws:

- **Promote Inclusionary Zoning:** Support policies that encourage the development of affordable units within new housing developments.
- **Federal Funding for Zoning Reforms:** Advocate for federal funding to assist local governments in updating their zoning laws to allow for higher-density housing where appropriate, increasing the supply of affordable housing.
- **Support Mixed-Use Development:** Promote mixed-use development that combines residential, commercial, and community spaces, to foster vibrant, walkable communities that provide affordable housing options.

3 Funding and Support for Affordable Housing:

- **Protect and Expand HUD Funding:** Work to protect and expand funding for the Department of Housing and Urban Development (HUD) programs that provide rental assistance and support affordable housing development.

• Support HOME Investment Partnerships Program (HOME):

Ensure continued funding for the HOME program, which provides grants to localities for building, buying, and rehabilitating affordable housing.

• Self-Help Homeownership Opportunity Program (SHOP):

Advocate for continued support of SHOP, which helps low-income families become homeowners through sweat equity and volunteer-based programs.

• Removing Barriers to Affordable Housing:

Support the expansion of the Pathways to Removing Obstacles to Housing (PRO Housing) program, which provides communities with resources to address barriers such as outdated zoning, inefficient procedures, and inadequate infrastructure.

• First-Time Homebuyer Assistance:

Increased access to down payment assistance and low interest loans for first-time homebuyers.

• Limits on Large Corporations:

Large corporations and private equity are buying thousands of single family homes in Tampa Bay—raising both home and rental prices. We must limit and disincentivize this practice.

4 Tax Incentives and Credits:

• Low-Income Housing Tax Credits (LIHTC):

Advocate for the expansion of LIHTC, which provides tax credits to developers for building affordable housing.

• Property Tax Relief:

Support property tax relief for homeowners and developers who create or maintain affordable housing units, making it easier for them to keep these units affordable.

5 Public-Private Partnerships:

• Leverage Private Investment:

Encourage partnerships between local governments and private developers to create mixed-income housing projects that include

affordable units. Offering tax incentives and subsidies can make these projects financially viable for developers.

- **Corporate Social Responsibility Initiatives:** Work with local businesses to invest in affordable housing projects as part of their corporate social responsibility programs, creating a community-driven approach to housing.

6 Rental Assistance and Support Services:

- **Expand Rental Assistance Programs:** Increase funding for rental assistance programs to help low-income families afford their rent, reducing the risk of homelessness.
- **Comprehensive Support Services:** Provide funding for support services that help individuals and families maintain stable housing, such as job training, financial literacy programs, and mental health services.

7 Supply Chain and Construction Methods:

- **Strengthen Supply Chains:** Strengthen local supply chains and foster buy american economic practices to insulate us from global fluctuations in building materials.
- **Sustainable Building Practices:** Encourage the use of sustainable building materials and practices to reduce construction costs and improve energy efficiency, making housing more affordable in the long term.

8 Housing Trust Funds:

- **National Housing Trust Fund (NHTF):** Ensure robust funding for the NHTF, which provides grants to states to build, preserve, and rehabilitate rental housing for extremely low-income households.
- **Local Housing Trust Funds:** Encourage the establishment and funding of local housing trust funds to support affordable housing initiatives within communities.

Contrast with Anna Paulina Luna

Anna Paulina Luna's voting record and policy positions starkly contrast with my commitment to affordable housing. Luna has taken actions that would significantly harm affordable housing efforts:

- 1 **Raise Housing Costs:** Luna voted for the Default on America Act, which would have resulted in more than 600,000 families losing access to rental assistance. This includes vulnerable groups such as older adults, persons with disabilities, and families with children, putting them at risk of homelessness.¹
- 2 **Cut HUD Funding by 25%:** Luna voted for significant cuts to HUD, which would have drastically reduced the availability of rental assistance and other housing support programs.²
- 3 **Support for the Republican Study Committee's Budget:**³ As a member of the Republican Study Committee, Luna backs a budget that proposes eliminating key housing programs:
 - **HOME Investment Partnerships Program:** Luna supports eliminating the HOME program, which is crucial for developing and rehabilitating affordable housing.

- **Self-Help Homeownership Opportunity Program:** Luna supports eliminating SHOP, which helps low-income families achieve homeownership.
- **Programs for First-Time Homebuyers:** Luna supports cutting programs that reduce mortgage costs for first-time homebuyers, making homeownership less attainable for many families.

- 4 **Blocking Operation of the Government:**⁴ Luna has repeatedly shown a willingness to shut down the government or block legislation when she does not get her way. These actions have led to this being the least productive Congress in decades. Luna stands in the way of any meaningful action on affordable housing and development.

Check the facts: 1.) <https://clerk.house.gov/Votes/2023199>; 2.) <https://clerk.house.gov/Votes/2023199>; 3.) <https://clerk.house.gov/Votes/2023511>; 4.) <https://x.com/Repluna/status/1706300336464359492>

Conclusion

Affordable housing is a critical issue that requires proactive and compassionate solutions. Unlike Anna Paulina Luna, I am dedicated to expanding affordable housing opportunities and ensuring that all members of our community have access to safe, affordable homes. By promoting ADUs, updating zoning laws, supporting vital housing programs, and implementing additional innovative solutions, we can make affordable housing a reality for more families in Pinellas County.

Learn More about Whitney Fox's Campaign for Congress at: WWW.WHITNEYFOXFORCONGRESS.COM