Janelle Stelson’s Plan to Make Home Ownership Affordable

I have been listening to people in this community for decades as a local newscaster, and one issue that more and more people are concerned about is the cost of housing. It has been getting worse, not better, and now it's putting the American Dream of homeownership out of reach for young families across our district, even those with good jobs.

Part of the problem is scarcity: there are not enough homes being built to keep up with demand, so every new listing gets swarmed and prices go higher and higher. Take a young nurse and electrician couple working full-time, solid union jobs, who still cannot scrape together a down payment because starter homes have jumped tens of thousands of dollars in the past year. Or a schoolteacher raising two kids alone, doing everything right, who's stuck renting indefinitely because every home in her price range gets bought up and flipped before she can even schedule a showing.

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Meanwhile, Wall Street investors are scooping up what limited inventory does exist and turning it into rentals, squeezing regular families out of an already tight market. And on top of that, outdated regulations and unnecessary permitting delays are keeping builders from unlocking the housing supply our communities actually need. So the scarcity gets worse and prices keep climbing.

I have spent my career listening to families like these, and that's exactly why I have laid out clear housing priorities: incentivizing new construction, modernizing outdated housing rules, cutting the red tape that blocks builders, and reining in corporate buyers so regular families have a fair shot at homeownership again. It is about pro-growth, common-sense solutions that put people over politics. When it came time to actually vote on lowering housing costs, our Congressman Scott Perry was the only member of Pennsylvania's Congressional delegation — Republican or Democrat — to vote no.

It is time we fire members of Congress who have become part of the corrupt Washington that only serves itself. When elected, cleaning up the corruption in Washington so I can lower your costs will be my first priority. Lowering the cost of housing is a top priority.

- **Stop Wall Street from Buying Up Homes**
  Wall Street should not be competing with Pennsylvania families for a home to raise their children in. I will keep fighting for housing affordability by building on the bipartisan 21st Century ROAD to Housing Act — including its ban on large institutional investors buying up single-family homes.. and pushing further to make sure starter homes go to families, not corporate landlords.

- **Cut Red Tape to Make it Faster and Easier to Build Homes**
  Too many families in Pennsylvania are priced out of homeownership simply because it takes too long and costs too much to build. I will work to cut the red tape that's driving up housing costs — streamlining outdated permitting processes, cutting federal regulatory delays, and giving states and towns the tools they need to build more homes. When it's easier to build, more homes get built, and that means lower costs for Pennsylvania families.

- **Make Homes Cheaper to Build**
  Building homes should not be as expensive as it is. That starts with fixing outdated manufactured home rules. We need to make it easier to buy and move manufactured homes which are much cheaper. I will also support efforts to make it easier and cheaper to build accessory dwelling units like inlaw suites, giving homeowners a straightforward path to add rental or multigenerational space on land they already own. Building more homes, of every size and type, is how we bring costs down.

  The tariff taxes that Congressman Perry supports have also increased the cost of supplies like lumber and drywall that we need to build homes. I will vote to repeal these tariffs so that we cut costs on building.

- **Expand Small-dollar Home Loans**
  Too many working families get shut out of homeownership not because they can't afford a modest home, but because the loan they need is too small for big banks to bother with. I'll push to expand small-dollar home loans, so a family looking to buy an affordable starter home is not left with no financing options while banks chase bigger loans on bigger houses.

- **Reward Towns that Actually Build More Homes**
  Too many local governments still block new housing with outdated zoning and red tape, even when they know their community needs more homes. I'll fight to reward towns and counties that actually step up and build, not just talk about it. The bipartisan 21st Century ROAD to Housing Act that Congressman Perry voted against already takes a first step here, creating a $200 million-a-year Innovation Fund that gives competitive grants to cities, counties, and towns that show real, measurable increases in housing supply — money they can use to streamline permitting, update zoning, and get more homes built faster. I'll keep pushing to grow incentives like this, so the towns doing the hard work of saying yes to new housing get real support, while flipping the script on the local roadblocks that have kept costs high for far too long.

- **Rein in the National Debt and Return to Fiscal Sanity**
  Congressman Perry voted to explode the national debt by $4.2 trillion dollars, which drives up interest rates and makes mortgages more expensive. I will support policies to cut wasteful spending, rein in the deficit and get our long-term national debt under control.

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