

Draft version for AI fact check of MHPProNews article below.

## **Important Hits-Misses: AARP on Federal Preemption-Regulatory-Zoning Barriers and Housing Policy-'ROAD to Housing Act 2025' including Manufactured Homes-'Mobile Home Parks and MHCs; MHVille FEA**

According to their website the AARP, “formerly the American Association of Retired Persons, is an interest group in the United States focusing on issues affecting those 50 and older.” According to the [AARP Policy Book 2025-2026](#) is this: **“Federal preemption of state law”** Per AARP: **“Federal laws related to private enforcement of legal rights should provide a baseline for protecting individual rights. They should not preempt state laws that provide more consumer protections or remedies (see also [Consumer laws and regulations](#)).**” Clearly, AARP understands the concept of [federal preemption](#). Just as obviously, AARP has weighed in on pending legislation on housing, some of which is included in the ROAD to Housing Act 2025. The “Renewing Opportunity in the American Dream to Housing Act of 2025” or “ROAD to Housing Act” has been periodically and extensively covered by [MHPProNews](#), as is reflected articles that date from 2023 through 2025 found at this link [here](#). Although there is not yet a House of Representatives companion bill, as ROAD to Housing Act 2025 supporting Manufactured Housing Institute (MHI) admitted in a recent email found at this link [here](#), there has been considerable coverage and support from a range of groups. The bill emerged from the U.S. [Senate Committee on Banking, Housing, and Urban Affairs](#) with [unanimous bipartisan](#) support. As this MHVille Facts-Evidence-[Analysis](#) (FEA) will detail, despite widespread support, in its current form, this publication *opposes the bill* unless and until certain problematic language in the bill is corrected. As the deeper dive linked [here](#) documented, the currently language of the bill could make an authentic housing fix more difficult. The Manufactured Housing Association for Regulatory Reform (MHARR) has similarly stated that the bill in its current form has “[red flags](#)” but [it could support the bill IF problematic language is corrected](#). This report will focus more on giant AARP, which according to *SeniorsMutual*: [“AARP currently has 38 million members. This organization is the largest nonprofit dedicated to older Americans, advocating for health security, financial stability, and personal fulfillment.](#)” AARP reportedly has more members than any other organization, per *Influence Watch* (see below). So, AARP wields significant political muscle at the federal and state levels.

AARP has also weighed in for years on inherently affordable HUD Code manufactured housing, which will also be included in this FEA report.

Note that per AARP (see Part II, further below):

Seven million older Americans rent their homes.

AARP also said (see Part III, further below).

Manufactured housing thus plays a critical role in serving the housing needs of older adults. Without this option, many would find it difficult to afford housing.

...

According to the Census Bureau, 5.1 million older adults lived in a manufactured home in 2022.

According to [Influence Watch](#).

AARP, formerly the American Association of Retired Persons, is a lobbying group that engages in lobbying at the state, local, and federal level on a range of issues affecting older adults. AARP also has extensive business interests, including in health insurance and brand licensing. <sup>1</sup> AARP claims 38 million members, making it the largest interest group in America. <sup>2</sup>

AARP is generally considered to be left-of-center. <sup>34</sup> It is a frequent supporter of left-leaning health care policy and has resisted Republican efforts to reform entitlement programs such as Social Security. <sup>5</sup> AARP describes itself as “a champion for social change” with an “ambitious social agenda.” <sup>6</sup> More than 98 percent of the political donations made by AARP staff in 2016 and 2018 went to Democratic candidates and affiliated groups. <sup>7</sup>

AARP, the nonprofit entity, is the parent organization of two for-profit wholly owned subsidiaries, AARP Services, Inc. and AARP Financial,<sup>8</sup> which generate revenue from insurance products, marketing deals, and other products and services offered to members. <sup>9</sup>

In 2017, AARP reported total assets of \$4.2 billion and operating revenue of \$1.6 billion. <sup>10</sup>

Per [left-leaning](#) Google's artificial intelligence (AI) powered Gemini (screen capture documenting the accuracy of what follows is found at this link [here](#)) is the following.

Based on recent search results, AARP is actively engaged in advocating for **housing policies and legislation in 2025**, although there isn't a specific bill titled "AARP Road to Housing Act 2025" mentioned in the provided search results. AARP's housing advocacy focuses on several key areas, particularly benefiting older adults and supporting livable communities:

- **Supporting Federal Legislation:** AARP has expressed support for specific housing-related bills, such as the Identifying Regulatory Barriers to Housing Act and the Build More Housing Near Transit Act.
- **Addressing Affordable Housing:** AARP recognizes the critical need for affordable housing options for older adults, particularly those on fixed incomes.
- **Promoting Livable Communities:** AARP advocates for policies that foster walkable neighborhoods, diverse housing choices, and access to essential services and transportation for people of all ages.
- **Encouraging Age-Friendly Housing Design:** AARP supports building and modifying homes to accommodate the changing needs of older adults, including features like accessibility and potential home-sharing programs.
- **Focus on Local Level Action:** AARP also focuses on working with local governments and organizations to remove barriers to age-friendly housing, including zoning and construction restrictions, [according to AARP's Future of Housing initiative](#).

In addition, AARP supports initiatives like the AARP Community Challenge, which provides grants for community improvement projects, including those focused on housing options.

Overall, AARP's involvement in housing in 2025 highlights a strong commitment to ensuring older adults have access to affordable, accessible, and suitable housing options that enable them to age in place and thrive within their communities.

Part I, II, III, and a section of Part IV of this report will include various items from the AARP website, provided below by *MHProNews* under [fair use guidelines](#) for [media](#).

Before moving ahead, let's not ignore conservative or center-right leaning 60 plus or "senior" style organizations that are 'AARP alternatives' consider the following.

"There are several large conservative or center-right nonprofit groups that focus on senior issues or have a significant senior membership, [according to The Guardian](#), including:

- **Association of Mature American Citizens (AMAC):** Started in 2007, AMAC has grown significantly and positions itself as the conservative alternative to AARP. They offer various member benefits, similar to AARP, but focus on conservative advocacy

related to healthcare and government policies that impact seniors. As of January 2024, they claimed 2.2 million members.

- **60 Plus Association:** Founded in 1992, the 60 Plus Association focuses on issues like privatization of Social Security and healthcare programs, opposition to the estate tax, and smaller government. They claim over 7.2 million supporters.
- **The Seniors Coalition:** Established in 1990, this nonprofit claims around four million supporters and focuses on protecting Social Security benefits, saving Medicare, and other issues relevant to seniors with a conservative perspective.

...These groups often engage in public education campaigns, grassroots activism, and lobbying efforts to advance their policy agendas."

More information about those center-right senior groups can be seen from screen captures linked [here](#) and [here](#). Still more on those will be provided in Part IV.

More on these groups on these housing or manufactured housing linked issues will be provided in Part V which will provide additional MHVille FEA information, plus other relevant insights.

With that introduction, outline, and plan of action, let's dive in.

## **Part I - per [AARP](#): Pressing Need Understood: Making Housing More Affordable 2025 AARP National Survey of Adults Ages 50 and Older**

By [Joanne Binette](#), AARP Research

Published May 20, 2025

Lack of affordable housing is a pressing issue for many older Americans, and a new AARP survey shows broad support for proposed federal legislation to address the problem.

AARP polled more than 1,000 adults 50 and older to see if they favored offering tax credits to develop affordable rental housing, as well as to build and rehabilitate owner-occupied homes in low- and moderate-income communities. The results of the February online survey reflect substantial support for all approaches.

Eight in 10 (79 percent) respondents support the core feature of the Affordable Housing Credit Improvement Act (AHCIA), which would expand the Low-Income Housing Tax Credit (LIHTC) that homebuilders receive for building and rehabilitating affordable rental housing for low- and moderate-income households. Moreover, 30 percent strongly support the tax credits provided under this bill. Those who rent their homes expressed greater support than did homeowners, and support is greater among older adults earning under \$50,000 (84 percent) compared to 74 percent for those earning \$100,000 or more.

Another legislative proposal covered by the survey was the core feature of the Neighborhood Homes Investment Act (NHIA) that would offer tax credits to homebuilders to construct affordable owner-occupied housing in targeted neighborhoods with depressed property values. More than 8 in 10 (84 percent) respondents across all income levels support policies under this bill. Enthusiasm for these tax credits increases with age: 88 percent of adults age 65 and older are in favor compared to 79 percent of younger adults. Overall, one-third (32 percent) of adults expressed strong support for this feature of the bill.

The NHIA also includes tax credits for homeowners in low- and moderate-income communities with depressed property values to repair and renovate their homes, covering up to 50 percent of the costs, with a maximum tax credit of \$50,000. The survey shows that 79 percent favor those provisions of the bill, and 33 percent of those respondents indicate strong support. Older adults earning under \$50,000 a year were more apt to back these tax credits (82 percent) than those with incomes of \$100,000 or more (73 percent).

The widespread policy support revealed by the survey points to both the great need for affordable housing and the appetite for legislation to address that need. The support further suggests that targeted tax incentives can potentially play a central role in revitalizing communities and improving the quality of life of many low- and moderate-income households. AARP believes action steps should include engaging stakeholders, policy advocacy, educational campaigns, and collaboration with builders.

## **Methodology**

The online survey of 1,012 adults 50 and older was conducted in February 2025. The data were weighted and balanced to reflect the U.S. population of older adults.

For more information, please contact Joanne Binette at [jbinette@aarp.org](mailto:jbinette@aarp.org). For media inquiries, please contact External Relations at [media@aarp.org](mailto:media@aarp.org).

## **Suggested Citation:**

Binette, Joanne. *Unlocking Affordable Housing: Insights from the AARP Housing Tax Credit Survey*. Washington, DC: AARP Research, May 2025. <https://doi.org/10.26419/res.00937.001>

**Part II** According to the [AARP](#), noting that for the sake of length MHPProNews has **edited out** those items from this page *that are not directly housing related*.

## [Government Watch](#)

### **2025 Archives: Financial Security and Livable Communities**

#### **AARP correspondence to lawmakers and regulators**

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By AARP Government Affairs

**The following documents related to consumer affairs, financial security, and livable communities issues that benefit people 50-plus are presented in reverse chronological order.**

## **July**

**L:** On July 30, 2025, AARP sent a letter of endorsement to Representatives Flood (R-NE) and Pettersen (D-CO) endorsing the Identifying Regulatory Barriers to Housing Act. AARP's 2024 Home and Community Preferences Survey found that 75 percent of adults aged 50 and older want to stay in their home. However, the lack of affordable housing options, often due to land use and zoning policies, limits opportunities for people to find homes that fit their needs. This bipartisan legislation encourages the production of new housing by requiring communities to report how they are implementing inclusive land use and affordable housing policies. ([PDF](#))

**L:** On July 30, 2025, AARP sent a letter of endorsement to Representatives Moore (R-UT) and Peters (D-CA) endorsing the Build More Housing Near Transit Act. The shortage of

housing affordable to low- and moderate-income households continues to drive up costs, placing significant financial strain on older adults living on fixed incomes. Developing affordable housing near public transportation can help reduce some of the financial burden. For many older adults, access to public transportation enables them to maintain their independence, access essential services, and stay connected to their communities. This bipartisan legislation incentivizes affordable housing development near transit hubs by directing the Department of Transportation to give bonus points to grant proposals that include pro-housing policies for areas along the transit project route. ([PDF](#))

**L:** On July 28, 2025, AARP sent a letter of endorsement to Senators Young (R-IN) and Schatz (D-HI) endorsing the Identifying Regulatory Barriers to Housing Act. AARP's 2024 Home and Community Preferences Survey found that 75 percent of adults aged 50 and older want to stay in their home. However, the lack of affordable housing options, often due to land use and zoning policies, limits opportunities for people to find homes that fit their needs. This bipartisan legislation encourages the production of new housing by requiring communities to report how they are implementing inclusive land use and affordable housing policies. ([PDF](#))

**L:** On July 28, 2025, AARP sent a letter of endorsement to Senators Banks (R-IN) and Schatz (D-HI) endorsing the Build More Housing Near Transit Act. The shortage of housing affordable to low- and moderate-income households continues to drive up costs, placing significant financial strain on older adults living on fixed incomes. Developing affordable housing near public transportation can help reduce some of the financial burden. For many older adults, access to public transportation enables them to maintain their independence, access essential services, and stay connected to their communities. This bipartisan legislation incentivizes affordable housing development near transit hubs by directing the Department of Transportation to give bonus points to grant proposals that include pro-housing policies for areas along the transit project route. ([PDF](#))

**C:** On July 14, AARP submitted comments in response to the Financial Industry Regulatory Authority's (FINRA) request for comment on modernizing FINRA's rules, guidance, and processes for the organization and operation of member workplaces. In its comment letter, AARP emphasized the importance of maintaining strong investor protections, especially for seniors, who are often the targets of fraud and financial abuse. AARP specifically urged FINRA to maintain and enforce clear and consistent fiduciary duties, aligning with the

Securities and Exchange Commission (SEC) regulations. Additionally, AARP highlighted the need to protect seniors from financial exploitation by family members and third parties. AARP also stressed the importance of retaining paper delivery as the default method for financial disclosures, ensuring that seniors who may not be comfortable with digital formats continue to receive critical information in a manner that suits their needs. ([PDF](#))

## June

**L:** On June 17, AARP sent letters to Representatives Rose (R-TN) and Torres (D-NY) and Senators Hagerty (R-TN) and Reed (D-RI) endorsing the Homebuyers Privacy Protection Act. This bipartisan legislation takes important steps to protect older Americans—who make up more than 75% of U.S. homeowners—from misleading and fraudulent solicitations during home transactions. By requiring consumers to opt in before their credit inquiry data can be sold and limiting the use of mortgage “trigger leads,” the bill helps prevent scams that exploit major life events like buying or selling a home. AARP applauds this effort to strengthen consumer protections and reduce fraud targeting older adults. (Senate-[PDF](#)) (House-[PDF](#))

**L:** On June 10, AARP sent an endorsement letter for the Housing Supply Frameworks Act (HSFA), which was reintroduced by Representatives Mike Flood (R-NE) and Brittany Pettersen (D-CO). The bill will encourage a variety of affordable housing types to meet the demands of today’s older adults and their families by reducing regulatory barriers. The HSFA directs the Department of Housing and Urban Development to provide guidelines and best practices for state and local governments to develop zoning and land use frameworks. Seventy percent of people age 50 and older want to stay in their current home and community for as long as possible. Yet nearly half are not confident that their community will meet their needs as they age. ([PDF](#))

**L:** On June 5, 2025, AARP sent letters to the Chairs and Ranking Members the U.S. House and Senate Committees on Appropriations, Subcommittees on Transportation, Housing and Urban Development, asking that the Committees continue to make investments in programs that help ensure older Americans can live independently and with dignity as they age. Specifically, AARP urged investment in the programs that address the availability and affordability of housing for older Americans as well as the availability and accessibility of



transportation options for older adults and people with disabilities. (Senate – [PDF](#)) (House – [PDF](#))

## **May**

**L:** On May 13, 2025, AARP sent a letter to the Chairman and Ranking Member of the House Ways and Means Committee expressing our positions on several provisions in the Committee's tax package affecting older Americans. The letter highlights support for the increased bonus standard deduction for seniors, enhancements to the Section 45S tax credit for paid family leave, and expansion of the Low-Income Housing Tax Credit. AARP also urged the Committee to include additional measures, such as caregiver tax relief and reinstatement of the casualty and theft loss deduction. The letter emphasizes the importance of a tax code that reflects the economic realities facing older adults today. ([PDF](#))

**L:** On May 9, AARP sent a letter re-endorsing the Neighborhood Homes Investment Act (NHIA) which was reintroduced by Senators Todd Young (R-IN) and Mark Warner (D-VA). The bipartisan, bicameral bill would create a federal tax credit to build and renovate homes with depressed market values and cap their prices to make them more affordable. NHIA bill would also allow existing homeowners to renovate and stay in their homes. It is estimated that the NHIA could lead to the revitalization of 500,000 homes and create \$125 billion in development revenue over 10 years. While 79 percent of older adult households owned their homes in 2022, homeowners at every income level are increasingly challenged by rising costs. ([PDF](#))

**L:** On May 2, 2025, AARP sent an endorsement letter for the Housing Supply Frameworks Act (HSFA), which was reintroduced by Senators Lisa Blunt Rochester (D-DE) and Mike Crapo (R-ID). The bill will encourage a variety of affordable housing types to meet the demands of today's older adults and their families by reducing regulatory barriers. The HSFA directs the Department of Housing and Urban Development to provide guidelines and best practices for state and local governments to develop zoning and land use frameworks. Seventy percent of people age 50 and older want to stay in their current home and community for as long as possible. Yet nearly half are not confident that their community will meet their needs as they age. ([PDF](#))

## April

**L:** On April 28, 2025, AARP sent a letter endorsing the reintroduced Affordable Housing Credit Improvement Act (AHCIA) to bill sponsors Senators Todd Young (R-IN) and Maria Cantwell (D-WA). The bipartisan bill strengthens and expands the Low Income Housing Tax Credit, which leverages private sector investment to build and preserve affordable homes. AHCIA would help build nearly two million new affordable homes over the next decade. Seven million older Americans rent their homes. Over half of these pay roughly a third of their income on housing expenses, and over a third pay more than half of their income on housing expenses. ([PDF](#))

**L:** On April 21, 2025, AARP sent an endorsement letter to Reps. Jimmy Panetta (D-CA) and Mike Kelly (R-PA) regarding the More Homes on the Market Act. The bill would double the capital gains exclusion for the sale of a principal residence, raising it from \$250,000 to \$500,000 for single filers and from \$500,000 to \$1 million for joint filers. It would also adjust the exclusion for inflation annually. This would allow more older homeowners to sell their homes without fear of losing critical retirement income, while also increasing the number of single-family homes for sale. ([PDF](#))

**L:** On April 10, AARP sent a letter re-endorsing the Neighborhood Homes Investment Act (NHIA) Representatives Mike Kelly (R-PA) and John Larson (D-CT). The bipartisan, bicameral bill would create a federal tax credit to build and renovate homes with depressed market values and cap their prices to make them more affordable. NHIA bill would also allow existing homeowners to renovate and stay in their homes. It is estimated that the NHIA could lead to the revitalization of 500,000 homes and create \$125 billion in development revenue over 10 years. While 79 percent of older adult households owned their homes in 2022, homeowners at every income level are increasingly challenged by rising costs. ([PDF](#))

**L:** On April 9, AARP sent a letter endorsing the reintroduced Affordable Housing Credit Improvement Act (AHCIA) to bill sponsors Representatives Darin LaHood (R-IL) and Suzan DelBene (D-WA). The bipartisan bill strengthens and expands the Low Income Housing Tax Credit, which leverages private sector investment to build and preserve affordable homes. AHCIA would help build nearly two million new affordable homes over the next decade. Seven million older Americans rent their homes. Over half of these pay roughly a third of

their income on housing expenses, and over a third pay more than half of their income on housing expenses. ([PDF](#))

**L:** On April 3, AARP sent a letter to Senators Tina Smith (D-MN) and Mike Rounds (R-SD) endorsing the bipartisan Rural Housing Service (RHS) Reform Act (S. 1260), which was reintroduced on April 2. This bill makes several reforms to RHS programs. In particular, it will help keep rural housing affordable when property owners in the Section 515 rural rental program pay off their mortgages, which is happening with greater frequency. The bill also enhances homeownership for Native Americans and makes the home repair program less burdensome. One in five rural residents is age 65 and over. ([PDF](#))

## **March**

**L:** On March 14, 2025, AARP sent an endorsement letter for the Whole-Home Repairs Act that Representatives John Fetterman (D-PA) and Cynthia Lummis (R-WY ) reintroduced in January. The Whole-Home Repairs Act creates a pilot program that would provide home repair grants and forgivable loans to low- and moderate-income homeowners and small landlords. Millions of older Americans face significant home repair and modification needs due to lack of affordability in retirement, prolonged home occupancy, and declining functional abilities. ([PDF](#))

## **February**

## **January**

## **Part III - Per the [AARP Policy Book 2025-2026](#)**

*MHPProNews* notes that AARP could have better and more accurately expressed this: "They [i.e.: manufactured homes] are not placed in a traditional foundation." A better way to factually say that is as follows.

"Manufactured homes are not typically built on a concrete slab, as many conventional homes are, but are placed on engineered bases or foundations designed for each home's specifications." For decades, conventional housing was built over a crawl space, and those crawl space conventional housing units often lacked a slab foundation too. Grok confirmed that, as is demonstrated at the links [here](#) and [here](#).

That's not to say that is the only glitch in what follows, but that is so early in their narrative that it merited a correction before their text, so the AARP error doesn't cause confusion. Another such factual glitch early in their narrative is this:

"There is no requirement for structural inspection." That's an error, because there are structural inspections mandated by the HUD Code, plus an installation inspection under the provisions of the Manufactured Housing Improvement Act of 2000, isn't that factually accurate? A better way of expressing that by AARP could be the below, which is confirmed by Grok at the links [here](#) and [here](#).

"There is no requirement for local or state structural inspections during construction, as these are conducted by HUD-approved third-party agencies, with an additional installation inspection required under the Manufactured Housing Improvement Act of 2000."

Another factual glitch:

- **Lower resale value:** Manufactured homes typically have a lower resale value, making it more difficult to build equity.

*MHLivingNews* has dealt with that mistaken notion using third-party research including [HUD](#), [FHFA](#), [LendingTree](#) and more. Depending on the state, manufactured homes in recent years have been appreciating at the same or faster rate than conventional housing.

That said, much of what AARP said about manufactured housing is fine. But other missed items by AARP will be raised in Part IV.

Per the [AARP](#).

## **Manufactured Housing**

### **Background**

Manufactured homes are built in factories. They are then transported in their own steel frame with attached wheels, called a chassis. The wheels are removed once they get to the site, but the frame stays in place. They are not placed in a traditional foundation. Manufactured homes are not subject to local building codes. Rather, they are subject to federal regulations from the Department of Housing and Urban Development (often referred to as the HUD Code). There is no requirement for structural inspection.

Manufactured housing provides a major source of unsubsidized housing that is affordable for households with low and moderate incomes. This includes many older adults.

According to the Census Bureau, 5.1 million older adults lived in a manufactured home in 2022. The Consumer Financial Protection Bureau found that older owners of manufactured homes are more likely to have low and moderate incomes. They are also more likely to have a mobility-related disability than older adults who live in other housing settings.

Manufactured housing thus plays a critical role in serving the housing needs of older adults. Without this option, many would find it difficult to afford housing. Nevertheless, manufactured homeowners can face important challenges. Lenders typically treat manufactured homes differently from site-built homes that have a foundation. Manufactured homes are generally classified as personal property rather than real estate. This has important implications for manufactured homeowners.

- **Less favorable financing options:** Manufactured homes classified as personal property are not eligible for conventional mortgage financing. They are financed through so-called chattel loans, similar to vehicle loans. These loans are more expensive than mortgages and must be repaid over a shorter period, leading to higher monthly payments.
- **Lower resale value:** Manufactured homes typically have a lower resale value, making it more difficult to build equity.
- **Taxation:** Manufactured homes are typically taxed as personal property. Manufactured homeowners, therefore, often do not pay property taxes on the land, but they may still be subject to personal property taxes on the home itself.
- **Limited consumer protections:** Some consumer protection laws apply to real property but not personal property. For example, state foreclosure prevention laws typically apply to homes that are considered real property. Manufactured homes, which are considered personal property, can simply be repossessed if a homeowner falls behind on payments.

The Uniform Law Commission's Model Manufactured Housing Act would create a simple process to enable manufactured homeowners to classify their homes as real property if they wish to do so.

**Manufactured home communities:** About 40 percent of manufactured home occupants live in manufactured home communities. They typically own their home but rent the land it sits on. This creates unique challenges. They may face steep rent increases that create a housing-cost burden. Alternatively, they may have to move when the land is sold or changes uses. In areas with high-value housing markets, manufactured home

developments can be particularly vulnerable to conversion to other uses. This risks the displacement of current residents, who are often challenged to find equally affordable housing elsewhere in the vicinity.

Unfortunately, manufactured homes are not easy to move. Alternative sites are often hard to come by. And even when they have a place to move, manufactured homeowners must obtain permits and use licensed and bonded professionals for the move. Moving is burdensome and expensive. As such, most manufactured homes do not move from their original site.

Manufactured homeowners who own the underlying land are much more housing secure. Those who rent the land can form resident associations to improve their bargaining power. However, they sometimes fear retaliation from community owners for doing so. Consequences can include eviction.

**Policy options:** To improve outcomes for owners of manufactured homes, policymakers can:

- classify manufactured homes as real estate,
- provide more favorable financing options,
- support the creation of resident-owned communities,
- change zoning to enable more manufactured home communities to be sited, and
- provide support to manufactured homeowners who are forced to relocate their homes.

#### **Part IV - Additional MHVille Facts-Evidence-[Analysis \(FEA\)](#) plus MHPProNews [Expert Commentary](#)**

In no particular order of importance are the following.

1) In a follow up to the Q&As with Gemini linked [here](#) and [here](#), MHPProNews asked the following.

*Regarding manufactured housing and/or the Road to Housing Act, what have the center-right conservative groups you cited*

*TheSeniorsCoalition-AmericanSeniorsAssociation-GeminiMHPProNews.png had to say about the ROAD to Housing Act 2025 and/or HUD Code manufactured homes?*

Gemini

2.5 Flash ▼

My searches did not find any specific statements from the "center-right conservative groups" you mentioned (AMAC, 60 Plus Association, The Seniors Coalition, or American Seniors Association) about the "ROAD to Housing Act 2025" or "HUD Code manufactured homes."

The search results for "ROAD to Housing Act 2025" and the groups primarily returned a general article from the Bipartisan Policy Center explaining the act and a list of various stakeholders who support it, none of which were the groups you named.

The searches for the groups and "HUD Code manufactured homes" returned general information about the HUD Code from government and industry sources, but no specific commentary or position from these conservative groups. The results were informational and did not attribute any particular stance to them.

--- MHPProNews notes that there the screen capture to illustrate the above is as shown below. ---



◆ Gemini

2.5 Flash ▼

Regarding manufactured housing and/or the Road to Housing Act, what have the center-right conservative groups you cited

<https://www.manufacturedhomepronews.com/wp-content/uploads/2025/08/LargestConservativeNonprofitGroupsAMAC-60PlusAssociation-TheSeniorsCoalition-AmericanSeniorsAssociation-GeminiMHPProNews.png> had to say about the ROAD to Housing Act 2025 and/or HUD Code manufactured homes?

- ◆ My searches did not find any specific statements from the "center-right conservative groups" you mentioned (AMAC, 60 Plus Association, The Seniors Coalition, or American Seniors Association) about the "ROAD to Housing Act 2025" or "HUD Code manufactured homes."

The search results for "ROAD to Housing Act 2025" and the groups primarily returned a general article from the Bipartisan Policy Center explaining the act and a list of various stakeholders who support it, none of which were the groups you named.

The searches for the groups and "HUD Code manufactured homes" returned general information about the HUD Code from government and industry sources, but no specific commentary or position from these conservative groups. The results were informational and did not attribute any particular stance to them.



Be that as it may, *MHPProNews* plans to do a follow up with these various organizations following the publication of this report, including, AARP and the conservative groups too. That noted, per multiple sources deemed reliable in contacts with MHPProNews, one of those center-right senior groups is reportedly considering the ROAD to Housing Act 2025 and manufactured homes. Time will tell, and as noted, follow ups with those various groups may reveal more. Stay tuned.

2) Our [MHLivingNews](#) sister-site has previously reported on AARP and manufactured housing in the report linked below. This report provides insights not found in that report from 2022, but that report still remains relevant, because it has a deeper dive into AARP's research on mobile and manufactured homes.



[caption id="attachment\_179831" align="aligncenter" width="600"]



<https://www.manufacturedhomelivingnews.com/inflation-roaring-affordable-housing-needed-spotlight-aarp-report-manufactured-housing-as-an-affordable-option-for-older-adults-plus-eldergurus-look-conservative-a/>[/caption]

3) With the above in mind, Gemini was asked the following by MHProNews. Gemini's response follows.

Gemini, AARP has a policy stance <https://policybook.aarp.org/node/15316> that includes federal preemption, isn't that factually accurate? But can you find any evidence that AARP has applied the notion of federal preemption with respect to HUD Code manufactured housing, particularly as it relates to the Manufactured Housing Improvement Act (a.k.a.: MHIA, MHIA 2000, 2000 Reform Act, 2000 Reform Law) and its enhanced preemption provision? Logically, considering that AARP recognizes the importance of manufactured homes for seniors, wouldn't it be logical for AARP to push for that being fully and robustly enforced because it could be more effective than the ROAD to Housing Act? <https://patch.com/florida/lakeland/road-housing-act-2025-real-reform-or-reinforcement-status-quo-could-it-make-housing> and <https://www.manufacturedhomepronews.com/nlihc-urban-institute-and-ai-on-road-to-housing-act-2025-fea-best-way-to-use-ai-jermey-tate-on-socratic-method-and-artificial-intelligence-use-plus-sunday-weekly-mhville-headlines-recap/> and <https://www.manufacturedhomepronews.com/management-by-objective-mbo-lens-road-to-housing-act-nahb-nar-plus-recent-manufactured-housing-institute->

mhi-irs-form-990-v-mharr-when-inaction-or-distraction-speaks-loudly-mhville-fea Check those items and concerns against any items you deem appropriate online. Correct, confirm, or clarify as warranted by known evidence. Use plain text hyperlinks in the body of your response and in any footnotes you generate in support of your remarks.

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Gemini

2.5 Flash ▼

Based on the user's query and the search results, I can now construct a comprehensive response.

1. **AARP's policy stance on federal preemption:** The search results from the AARP Policy Book (<https://policybook.aarp.org/policy-book/consumer-rights-and-protection/consumer-protection-framework>) confirm that AARP's general policy on preemption is that federal laws should serve as a "floor, not the ceiling" of consumer protections, and that lower levels of government should be able to implement stronger protections. This directly addresses the user's first point and the provided link.
2. **Evidence of AARP applying federal preemption to MHIA:** A search result from Congress.gov (<https://www.congress.gov/committee-report/106th-congress/senate-report/274/1>) shows that AARP, through a representative, testified during the development of the Manufactured Housing Improvement Act of 2000 (MHIA). The testimony focused on the importance of manufactured homes for older Americans. Another search result from a Wisconsin legislative document ([https://docs.legis.wisconsin.gov/2005/related/public\\_hearing\\_records/ac\\_housing/bills\\_resolutions/05hr\\_ac\\_ho\\_ab0039\\_pt01.pdf](https://docs.legis.wisconsin.gov/2005/related/public_hearing_records/ac_housing/bills_resolutions/05hr_ac_ho_ab0039_pt01.pdf)) mentions that AARP was a consumer group that "pursued" the MHIA. However, none of the search results explicitly state that AARP has since applied the notion of enhanced federal preemption from the MHIA to challenge state or local laws. The search results from the Manufactured Housing Association for Regulatory Reform (MHARR) discuss the importance of enhanced preemption but do not mention AARP's involvement in its enforcement.
3. **The logical argument about MHIA vs. the ROAD to Housing Act:** The user's argument suggests that enforcing the MHIA's enhanced preemption provision would be more effective than the "ROAD to Housing Act." The search results provide some context. The Patch.com article (<https://patch.com/florida/lakeland/road-housing-act-2025-real-reform-or-reinforcement-status-quo-could-it-make-housing>) discusses the ROAD to Housing Act and mentions that it aims to address the housing crisis through zoning reforms. The MHARR search result

(<https://manufacturedhousingassociationregulatoryreform.org/time-to-enforce-the-law-on-federal-preemption/>) criticizes HUD for an "unduly narrow approach to federal preemption" under the MHIA, which it claims allows localities to use zoning to exclude manufactured homes. This aligns with the user's premise that the MHIA's preemption provision is not being fully enforced. The user's argument is a logical deduction based on AARP's known support for manufactured housing and its general preemption policy. The available evidence does not show AARP has taken a public stance on this specific comparison. It does show AARP's support for other housing legislation that addresses zoning and affordable housing development more generally.

4. **Overall Conclusion:** I can confirm AARP's general policy on preemption. I can also confirm AARP's support for the MHIA during its inception, but I found no direct evidence that AARP has actively pushed for the enforcement of the MHIA's enhanced preemption provision. The user's logical argument about the effectiveness of MHIA versus the ROAD to Housing Act is a valid point of debate, and the search results provide context for both sides without AARP having a public stance on the specific comparison. The final response will combine these points and use plain-text hyperlinks as requested. Based on my research, here is a summary of the evidence regarding AARP's policy stances on federal preemption and manufactured housing.

### **AARP's Policy on Federal Preemption**

You are factually accurate in stating that AARP's policy book includes a stance on federal preemption. According to its "Consumer Protection Framework," AARP's policy is that federal consumer protection laws should serve as a "floor, not the ceiling, of consumer protections," and that state and local governments should be able to provide additional, stronger protections.

The full policy can be found here: <https://policybook.aarp.org/policy-book/consumer-rights-and-protection/consumer-protection-framework>

### **AARP and the Manufactured Housing Improvement Act (MHIA)**

Regarding the Manufactured Housing Improvement Act of 2000 (MHIA), AARP's involvement appears to have been during its passage. A Senate report from Congress.gov indicates that an AARP representative, Rutherford Brice, testified during the legislative process, emphasizing that "44 percent of the manufactured home owners are aged 50 and above," which highlighted the importance of manufactured housing for older adults. A Wisconsin legislative document from 2005 also notes that AARP was among the consumer groups that "pursued" the MHIA.

You can view the Congressional report here: <https://www.congress.gov/committee-report/106th-congress/senate-report/274/1>

However, a search for evidence of AARP actively applying the MHIA's "enhanced preemption provision" to specifically challenge local or state laws regarding HUD Code manufactured homes did not yield results. While organizations like the Manufactured Housing Association for Regulatory Reform (MHARR) have called on the Department of Housing and Urban Development (HUD) to use its preemption authority to address exclusionary zoning, there is no public record of AARP making a similar push.

You can find the MHARR article on the topic here:

<https://manufacturedhousingassociationregulatoryreform.org/time-to-enforce-the-law-on-federal-preemption/>

### **AARP's Stance on the "ROAD to Housing Act" and Your Logical Argument**

Your logical argument that AARP should push for the robust enforcement of the MHIA because it could be more effective than the "ROAD to Housing Act" is a point for which I found no direct public statement from AARP. My research did not find any public comments from AARP specifically comparing the two legislative approaches.

However, AARP has publicly supported other legislation aimed at addressing housing affordability. For example, AARP has backed bills that would incentivize affordable housing development by streamlining zoning rules and providing tax credits, such as the "Affordable Homes Act" in Massachusetts.

You can read about AARP's support for this and other similar initiatives here:

<https://states.aarp.org/massachusetts/aarp-urges-bold-action-on-governors-housing-bill>

In summary:

- AARP's policy on preemption is that state and local governments should be able to create stronger protections than federal law.
- AARP supported the Manufactured Housing Improvement Act during its creation and recognizes the importance of manufactured homes for seniors.
- There is no public evidence that AARP has since actively advocated for the use of the MHIA's enhanced preemption provision.
- AARP's current advocacy efforts for housing affordability are focused on a variety of approaches, including tax credits and zoning reform, but there is no public record of the organization having a specific stance on the "ROAD to Housing Act."

--- MHPProNews notes that the screen capture below documents the accuracy of the Q&A above. ---



Gemini  
2.5 Flash

Gemini, AARP has a policy stance  
<https://policybook.aarp.org/node/516> that includes federal preemption, isn't that factually accurate? But can you find any evidence that AARP has applied the notion of federal preemption with respect to HUD Code manufactured housing, particularly as it relates to the Manufactured Housing Improvement Act (i.e., MHA, MHA 2000, 2000 Reform Act, 2000 Reform Law) and its enhanced preemption provision? Logically, considering that AARP recognizes the importance of manufactured homes for seniors, wouldn't it be logical for AARP to push for that being fully and robustly enforced because it could be more effective than the ROAD to Housing Act?  
<https://patch.com/florida/haland-road-housing-act>  
2025 real reform or reinforcement status- qia could- it make housing and  
<https://www.manufacturedhomepress.com/blog/urban-institute-and-at-on-road-to-housing-act-2025-its-best-way-to-use-a-jeremy-take-on-socratic-method-and-artificial-intelligence-use-plus-sunday-weekly-while-headlines-recap/>  
and  
<https://www.manufacturedhomepress.com/manage-ent-to-objective-mto-low-road-to-housing-act-median-plus-recent-manufactured-housing-institute-mh-is-form-990-mhnr-when-inaction-or-distractio-quate-loudly-mh-is-fee>  
Check those items and concerns against any items you deem appropriate online.  
Correct, confirm, or clarify as warranted by known evidence. Use plain text hyperlinks in the body of your response and in any footnotes you generate in support of your remarks.

Based on the user's query and the search results, I can now construct a comprehensive response.

- AARP's policy stance on federal preemption:** The search results from the AARP Policy Book <https://policybook.aarp.org/node/516> confirm that AARP's general policy on preemption is that federal laws should serve as a "floor, not the ceiling" of consumer protections, and that lower levels of government should be able to implement stronger protections. This directly addresses the user's first point and the provided link.
- Evidence of AARP applying federal preemption to MHA:** A search result from Congress.gov [https://www.congress.gov/records/2005/relatedpublic\\_hearing\\_record\\_housing\\_bill\\_resol\\_voting\\_02h\\_ar\\_hc\\_460028\\_051001](https://www.congress.gov/records/2005/relatedpublic_hearing_record_housing_bill_resol_voting_02h_ar_hc_460028_051001) mentions that AARP was a consumer group that "pursued" the MHA. However, none of the search results explicitly state that AARP has since applied the notion of enhanced federal preemption from the MHA to challenge state or local laws. The search results from the Manufactured Housing Association for Regulatory Reform (MHAAR) discuss the importance of enhanced preemption but do not mention AARP's. [https://www.mhara.org/2005/relatedpublic\\_hearing\\_record\\_housing\\_bill\\_resol\\_voting\\_02h\\_ar\\_hc\\_460028\\_051001](https://www.mhara.org/2005/relatedpublic_hearing_record_housing_bill_resol_voting_02h_ar_hc_460028_051001) mentions that AARP was a consumer group that "pursued" the MHA. However, none of the search results explicitly state that AARP has since applied the notion of enhanced federal preemption from the MHA to challenge state or local laws. The search results from the Manufactured Housing Association for Regulatory Reform (MHAAR) discuss the importance of enhanced preemption but do not mention AARP's involvement in its enforcement.
- The logical argument about MHA vs. the ROAD to Housing Act:** The user's argument suggests that enforcing the MHA's enhanced preemption provision would be more effective than the "ROAD to Housing Act." The search results provide some context. The Patch.com article <https://patch.com/florida/haland-road-housing-act-2025-real-reform-or-reinforcement-status-qia-could-it-make-housing> discusses the ROAD to Housing Act and mentions that it aims to address the housing crisis through zoning reforms. The MHAAR search result <https://www.manufacturedhomepress.com/manage-ent-to-objective-mto-low-road-to-housing-act-median-plus-recent-manufactured-housing-institute-mh-is-form-990-mhnr-when-inaction-or-distractio-quate-loudly-mh-is-fee> criticizes HUD for an "unduly narrow approach to federal preemption" under the MHA, which it claims allows localities to use zoning to exclude manufactured homes. This aligns with the user's premise that the MHA's preemption provision is not being fully enforced. The user's argument is a logical deduction based on AARP's known support for manufactured housing and its general preemption policy. The available evidence does not show AARP has taken a public stance on this specific comparison. It does show AARP's support for other housing legislation that addresses zoning and affordable housing development more generally.
- Overall Conclusion:** I can confirm AARP's general policy on preemption. I can also confirm AARP's support for the MHA during its inception, but I found no direct evidence that AARP has actively pushed for the enforcement of the MHA's enhanced preemption provision. The user's logical argument about the effectiveness of MHA versus the ROAD to Housing Act is a valid point of debate, and the search results provide context for both sides without AARP having a public stance on the specific comparison. The final response will combine these points and use plain-text hyperlinks as requested.  
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#### AARP's Policy on Federal Preemption

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#### AARP and the Manufactured Housing Improvement Act (MHIA)

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You can view the Congressional report here: <https://www.congress.gov/committees/reports/2005/congress/senate-reports/2713>

However, a search for evidence of AARP actively applying the MHIA's "enhanced preemption provision" to specifically challenge local or state laws regarding HUD Code manufactured homes did not yield results. While organizations like the Manufactured Housing Association for Regulatory Reform (MHAAR) have called on the Department of Housing and Urban Development (HUD) to use its preemption authority to address exclusionary zoning, there is no public record of AARP making a similar push.

You can find the MHAAR article on the topic here: <https://manufacturedhomepress.com/manage-ent-to-objective-mto-low-road-to-housing-act-median-plus-recent-manufactured-housing-institute-mh-is-form-990-mhnr-when-inaction-or-distractio-quate-loudly-mh-is-fee>

#### AARP's Stance on the "ROAD to Housing Act" and Your Logical Argument

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However, AARP has publicly supported other legislation aimed at addressing housing affordability. For example, AARP has backed bills that would incentivize affordable housing development by streamlining zoning rules and providing tax credits, such as the "Affordable Homes Act" in Massachusetts.

You can read about AARP's support for this and other similar initiatives here: <https://www.aarp.org/pressroom/press-releases/bill-action-on-owners-housing-bill>

In summary:

- AARP's policy on preemption is that state and local governments should be able to create stronger protections than federal law.
- AARP supported the Manufactured Housing Improvement Act during its creation and recognizes the importance of manufactured homes for seniors.
- There is no public evidence that AARP has since actively advocated for the use of the MHIA's enhanced preemption provision.
- AARP's current advocacy efforts for housing affordability are focused on a variety of approaches, including tax credits and zoning reform, but there is no public record of the organization having a specific stance on the "ROAD to Housing Act."

4)

5)