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Housing Emergency Declaration? Rep Mike Flood-‘We Don’t Need More Subsidies. We Need More Homes at Prices People Can Afford.’ What Clayton told Congress. MHI Pattern Hides in Plain Sight-FEA

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[Flood: We Don’t Need More Subsidies, We Just Need More Homes At Prices People Can Afford | U.S. House Committee on Financial Services](#)

**Flood: We Don’t Need More Subsidies, We Just Need More Homes At Prices People
Washington, May 14, 2025**

Today, the House Financial Services Committee is holding a Housing and Insurance Subcommittee hearing, led by Subcommittee Chair Mike Flood (NE-01), to examine how to expand consumer choice and existing housing supply through the use of innovative housing solutions.

Read Subcommittee Chair Flood’s opening remarks as prepared for delivery:

"I am pleased to call to order the Housing and Insurance Subcommittee.

"Without objection, the Chair is authorized to call a recess of the subcommittee at any time.

"The title of today’s hearing is 'Expanding Choice and Increasing Supply: Housing Innovation in America.'

"Without objection, all Members will have five legislative days to submit extraneous materials to the Chair for inclusion in the record.

"I now recognize myself for four minutes for an opening statement.

"I'd like to thank our witnesses for being with us today, and I very much look forward to hearing their testimony on the topic of innovation in housing.

"In our March hearing, we examined the broader issue of the housing supply shortage. That problem takes many forms, but one aspect I have observed in my district is an absence of what is referred to as 'workforce housing.'

"According to data from the National Association of Home Builders, the median cost of constructing a new single-family home in 2024 was \$428,215. For many Americans, a home built at that cost is simply not affordable.

"We have government programs that focus on housing subsidies for low- and very low-income people, and we have market rate developments that are able to meet some of the demand for higher income people.

"What we need is housing that can meet the needs of all the people that fall somewhere in-between those two worlds.

"Maybe it's someone who has been working in a factory for years, saving up so they can make the transition from renting to owning a home.

"Maybe it's a young person that is new to the workforce and dreams of the financial stability and freedom that comes from having a place to call your own.

"Whatever their situation, I'm sure all of us have seen the dire need for housing supply that meets the need of this population in our districts.

"I know some may look at this problem and clamor for greater subsidies or more market intervention by the federal government, but the reality is, we don't need more subsidies, we just need more homes at prices people can afford.

"In this hearing, we will examine how different building technology and home types can contribute to a solution that meets the demand from this population.

"Whether it's manufactured homes, modular homes, or homes constructed using 3-D printing—we need to explore all the options out there that can get housing built that is affordable to more Americans.

"In addition to better understanding how these technologies work and the potential savings they may provide, I hope this hearing will give us an opportunity to explore what barriers can become a hindrance to manufactured housing and modular housing development across the country.

"Manufactured housing is, by definition, built to a HUD code—and as a result manufactured housing issues go directly through this committee's jurisdiction. Two bills noticed for this hearing specifically address current barriers to greater adoption of manufactured housing across the country.

"1. Congressman John Rose's Expansion of Attainable Homeownership Through Manufactured Housing Act would remove the requirement that manufactured homes be built on a permanent chassis.

"2. I have a draft bill noticed to the hearing that would give HUD the authority to reject or approve manufacturing standards proposed by other regulators affecting manufactured homes.

"These proposals could go a long way towards removing some of the federal barriers that prevent the greater utilization of manufactured homes.

"However, additional barriers exist that are worth exploring further. Zoning and land-use policies at the state and local level, challenges with financing mortgages, and a general lack of understanding of these housing types all can contribute to challenges in their utilization in areas across the country.

"I am excited to dig deeper into each of these issues today, and I look forward to our witnesses' testimony."