3 Pre-publication draft of an email that will also be part of an article for MHProNews. The email will be addressed to staff members for House Speaker Mike Johnson and the Communications team for Minority Leader Hakeem Jeffries.

House Speaker Mike Johnson (LA-R) and Minority Leader Hakeem Jeffries (NY-D) Along with Nonprofits Called to Fix ROAD to Housing Act 2025 or 'Remove the Currently Flawed Bill' from NDAA. FEA

Across the <u>left-right</u> divide there is wide agreement that part of the 'winning' message for Democrats in 'blue' cities and states last week was "affordability." The single biggest cost for most Americans is <u>housing</u>. If one or both major parties and other interest groups want to improve the lives of tens of millions of Americans, making more affordable housing available as rapidly as possible would logically have the quickest and biggest impact. In this message, I'm copying (or Bcc'ing) some groups impacted by this issue and/or which have already sounded off on the ROAD to Housing Act 2025. That may be unusual to some, but the status quo on affordable housing suggests the need for a shake-up.

Some key facts will reveal the need to amend the ROAD to Housing Act 2025 or pull the bill from the National Defense Authorization Act (NDAA) because it will, if not amended, demonstrably undermine existing affordable housing laws. Restated, the bill will not work as advertised unless amended.

The right-leaning American Enterprise Institute recently made the case that: https://www.aei.org/op-eds/the-road-to-housing-act-is-a-dead-end-for-republicans. While they raised valid concerns, and we respect the AEI, our publication's view is more nuanced. Fix the bill or pull it from the NDAA until it is amended as MHARR has suggested.

Per the National Association of Realtors (NAR) "While renters had a higher median housing cost as a percentage of income (31.0%) compared to homeowners (21.1% for homeowners with a mortgage and 11.5% for those without a mortgage), 18.8 million homeowners were spending more than 30% of their income on housing costs." "Over 21 million renter households spent more than 30% of their income on housing costs in 2023, representing nearly half (49.7%) of the 42.5 million renter households in the United States for whom rent burden is calculated," per the NAR.

The National Association of Home Builders (NAHB) admitted earlier this year that some 75 percent of the population can't afford a new conventional 'site built' house. The NAHB also admitted that they are only as 'affordable' as they are because of development subsidies.

So, if conventional builders can't do the job, what is the solution? Ironically, Congress already made the solutions part of federal law some 17 and 25 years ago. The <u>problem is those laws are not properly enforced</u>.

Let's note that <u>HUD's own researchers</u> have repeatedly said <u>that for fifty years</u>, both <u>Democratic and Republican leaders</u> have known the causes and cures to the affordable housing crisis. But neither major party has addressed the root issues.

In 2003 House Democrats called out then <u>Secretary Mel Martinez</u> (R) on HUD's failure to use a key provision of the <u>American Homeownership and Economic Opportunity Act of 2000</u> (Public Law 106-569). This broader bill included various provisions related to housing affordability, homeownership, and manufactured housing regulations. The act included provisions to remove barriers to housing affordability, such as authorizing grants and allowing the use of Section 8 vouchers for downpayments. The bill was passed by a <u>widely bipartisan vote that included then Senator Joe Biden</u> (DE-D) as a co-sponsor.

The Manufactured Housing Improvement Act of 2000 (MHIA) was part of that legislation and included an enhanced federal preemption provision, giving the Department of Housing and Urban Development (HUD) the authority to override state and local rules that interfere with the siting HUD Code manufactured homes. Put differently, HUD has the authority to override the zoning and placement barriers that federal, Pew and other research have repeatedly pointed out are near the heart of the lack of affordable housing that does not require federal subsidies.

<u>Congress</u> held bipartisan <u>hearings</u> in <u>2011</u> and <u>2012</u> focused on why the 2000 Reform Law legislation that made "<u>enhanced preemption</u>" federal <u>law wasn't being properly implemented</u>.

In 2021 a Republican lawmaker pressed then HUD Secretary Marcia Fudge (D) to enforce federal preemption. Then <u>Secretary Fudge flatly declined to enforce federal preemption</u> in a conversation recorded by CSPAN. So, despite the fact that <u>Democrats pushed for then Secretary Martinez (R)</u> to enforce manufactured housing preemption, when the party in charge of the federal bureaucracy shifted, the status quo remained the same.

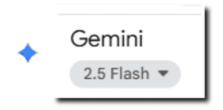
https://www.manufacturedhomepr...

Again in 2023, remarks to Congress stressed the need for HUD to enforce federal preemption to remove the barriers that HUD Code manufactured housing has been unjustly subjected.

https://www.manufacturedhomeli...

According to part of a more detailed analysis by Gemini on 11.10.2025 is the following.

[caption id="attachment_224096" align="aligncenter" width="660"]





1. Cost-Effectiveness: Manufactured vs. Site-Built Housing

Fact/Claim (F)

Evidence (E)

Analysis (A)

F: HUD Code manufactured homes offer massive savings compared to conventional sitebuilt homes.

E: Yes, this is accurate. U.S. Census Bureau data consistently shows new manufactured homes costing approximately 50% to 53% less than new site-built single-family homes (excluding land). For example, 2024 data showed manufactured homes averaging around \$85/sq. ft. compared to site-built homes at \$168/sq. ft...

A: The savings are not marginal, but transformative. This 50% cost advantage makes manufactured housing the most credible, on a cost-per-square-foot basis evidence-based, unsubsidized solution to the affordable housing crisis, directly challenging the need for expensive, high-tax socialist government programs to solve the supply problem.

https://www.manufacturedhomepronews.com/wapo-wacks-mamdani-gop-trump-50-<u>year-mortgage-gimmick-miss-affordability-mark-manufactured-housing-50-better-math-</u> <u>25yr-record-of-deliberate-sabotage-by-regulators-and-cons/[/caption]</u>

As a political independent that demonstrably supported President Trump's campaigns all three times, it is almost unbelievable that the "45-47" president would ignore a proven solutions that requires no new spending and is only waiting for federal enforcement by HUD Secretary Turner and FHFA Director Bill Pulte. While floating the notion of 50 years mortgages might help a modest segment of the population, arguably nothing will be of faster or greater help than making more inherently affordable manufactured homes available under existing federal laws.

Enforcing existing laws should not be a partisan issue. Ignoring existing laws for the sake of special interests who benefit from the status quo should not be acceptable.

Frank Rolfe is an arguably notorious but at times insightful member of the Manufactured Housing Institute (MHI). Rolfe said he blames MHI for the lack of more manufactured

homes. MHI has a new board member, UMH Properties (UMH) <u>CEO Sam Landy</u>, who recently made the argument via <u>HousingWire</u> that <u>arguably mirrored what MHARR is calling for without naming MHI or MHARR in his op-ed</u>.

MHI leaders have been asked to respond to concerns about the ROAD to Housing Act raised by MHARR, Landy, and others. They have not directly replied to our repeated requests for comments on ways they are arguably undermining sound advocacy for HUD Code manufactured housing, purportedly posturing efforts while consolidation of the manufactured housing industry has been a well-documented phenomenon by organizations such as the <u>Private Equity Stakeholder Project</u> (PESP).

[caption id="attachment_211289" align="aligncenter" width="627"]



https://www.manufacturedhomelivingnews.com/october-2023-ultimate-manufactured-housing-and-mobile-home-manufactured-home-research-trends-statistics-expert-views-fact-checks-and-insights/[/caption]

Dover City Council President <u>Fred Neil has praised our reporting on these issues</u> from the perspective of a multi-decade land-lease community resident, volunteer advocate, and manufactured homeowner.

I'm not speaking for MHARR, our <u>publications are independent</u>, but our views are often similar. MHARR's President and CEO Mark Wiess, J.D., has previously said the following.

"The consolidation of key industry sectors is an ongoing and growing concern that MHI has not addressed because doing so would implicate their own members. Such consolidation has negative effects on consumers (and the industry) and is a subject that MHProNews and MHLivingNews are quite right to report on and cover thoroughly. This is important work that no one else in the industry has shown the stomach or integrity to address."

I don't necessarily want to conflate the above with the ROAD to Housing Act. But President Trump recently raised possible antitrust concerns about the meat packing industry. MHI's "Big Three" members reportedly have over an 80 percent market share of the production side of the manufactured home market. <u>Multiple AI systems that are independent</u> from our firm, having reviewed years of our reporting and research have found that <u>MHI seems to be paltering and posturing</u> efforts while slyly working for <u>consolidation</u> of the land-lease manufactured home community sector and the production-retail-<u>finance</u> sectors.

- BIS.org produced their research into the manufactured home finance sector, saying manufactured home customers are paying higher rates than they should and other concerns.
- Berkadia, an MHI member, noted that <u>manufactured home costs have risen faster</u> than conventional housing has in recent years.
- <u>WUSF</u> reported that manufactured home community site fees (a.k.a. "lot rents") are rising faster than in conventional housing rentals.
- A national class action antitrust lawsuit on behalf of land-lease community
 residents is pending. 8 of the 11 defendants are MHI members. Several higherprofile MHI members have repeatedly said that they are focused on consolidation,
 that they want to consolidate a fragmented industry, and that NIMBY behavior and
 zoning barriers that throttle access to manufactured housing is a 'strategic
 advantage' or 'compelling supply-demand fundamentals.'
- These are not theories. They are the statements of MHI members to their own investors and others who have said and behaved for years something akin to what the <u>late ELS Chairman Sam Zell</u> said, namely, that they like the '<u>oligopoly nature of the business</u>.' Oligopoly style monopolization can be an antitrust violation.

One point in sharing those insights is because public officials and other interested parties must understand why MHI has been so comfortable with the NAHB, even though MHI CEO Lesli Gooch admitted to Rachel Cohen Booth via Vox that the NAHB has been working for years to thwart the placement of manufactured homes.

MHI leaders and their outside <u>attorney</u> have declined repeated requests to comment on these evidence-based concerns. MHI corporate <u>leaders</u> have been sued by the SEC, sued <u>by their own residents</u>, and stand accused by <u>Samuel Strommen</u> (then with <u>Knudson Law</u>), of purported "<u>felony</u>" <u>violations</u> of the <u>Sherman Antitrust Act</u>.

There are ripple effects for good or ill from the status quo. It is sad because millions are suffering instead of new jobs being created, and new supply being brought online that can reduce housing costs thanks to the wonder of the law of supply and demand. The lack of affordable housing at times leads to apparent corruption is reportedly the number one cause of homelessness.

HUD said homelessness in 2024 was reportedly a record high, even though HUD is the agency that administers the manufactured housing program, which HUD's research has praised. The status quo wastes billions while seemingly benefits the few while it harms the many.

I would invite any of those copied to respond, particularly MHI leaders, as they have ducked public response for years. As a former MHI member who was elected by my peers to be on the board of directors of the MHI Suppliers Division who dared call into question the behavior of MHI leadership. Instead of transparently dealing with concerns, MHI arguably attempted to silence me our platform.

For the last few months, MHProNews has been confirmed by independent AI to be averaging over a million visits with millions pageviews monthly. While obviously smaller than media giants, that rivals' numbers of mainstream media platforms. We get more visits in a day than MHI gets monthly, per SimilarWeb data. I mention this for several reasons. One, industry pros may not always like what we publish, but they follow what we publish. In an industry that MHI claimed has some 75,000 employees, to get a million visits monthly means there are public officials, attorneys, media, educators, researchers, advocates, nonprofits, and others that are following what we publish. Our trajectory following the call for a boycott by an MHI member apparently intent to silence us (a possible antitrust violation), we are ironically now at or near the top of all manufactured housing industry web platforms, per SimilarWeb data that has not been publicly challenged.

Nothing will be faster than implementing existing federal laws. Nothing will cost less than supporting laws that do not require taxpayer subsidies. MHARR is arguably correct in

pressing for strengthening existing laws, since it is non-enforcement by federal agencies under both major parties that have contributed to the status quo. Third-party Als, like the one linked here and here, have checked the draft version of this message and confirmed its fits the facts-evidence-analysis (FEA) criteria. Strengthening existing laws without undermining federal enhanced preemption and mandating that HUD and the FHFA (i.e.: the Duty to Serve manufactured housing) enforce existing laws only makes sense. Until then, it would also make sense to ask HUD Secretary Turner and FHFA Director Bill Pulte to answer, why aren't they enforcing existing federal laws?

The irony of the ROAD to Housing Act 2025 is that it presses for hoped for solutions that do not address the core and underlying issues. If DTS and the 2000 Reform Law can be ignored, what is to keep this new bill (if enacted without the MHARR amendments) from working when the others failed due to lack of proper and consistent enforcement?

We would value an on the record reply to these concerns. We do longform journalism, so there are no word limits. Attachments and documents are welcome.

Whatever happens, MHProNews plans to report as warranted.

Respectfully,

L. A. "Tony" Kovach

For MHProNews.

https://manufacturedhousingass...https://manufacturedhousingass...

Why this hasn't already been done will be explored in a follow up. Short version? A few benefit from the status quo. For the details, stay tuned.

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What is Turning Point USA's stance on the ROAD to Housing Act 2025? We are the documented largest and most-read trade media serving the manufactured home industry,

ManufacturedHomeProNews.com (MHProNews.com). It is our editorial stance that without the MHARR amendments, the bill could undermine existing laws supporting affordable housing. https://manufacturedhousingassociationregulatoryreform.org/manufacturedhousing-association-for-regulatory-reform-mharr-submits-amendments-to-address-keymanufactured-housing-bottlenecks-industry-must-act/ and https://manufacturedhousingassociationregulatoryreform.org/mharr-communication-topresident-trump-seeks-elimination-of-industry-bottlenecks-as-part-of-cure-foraffordable-housing-crisis/ While we are independent of MHARR, we would broadly support that stance which has been confirmed as supported by known facts and evidence by experts and from multiple third-party AI fact-evidence-analysis (FEA) checks. https://www.manufacturedhomepronews.com/wapo-wacks-mamdani-gop-trump-50year-mortgage-gimmick-miss-affordability-mark-manufactured-housing-50-better-math-25yr-record-of-deliberate-sabotage-by-regulators-and-cons/ That said, what is Turning Point USA's stance on this issue, given that housing affordability has been slipping away for young and old alike https://www.manufacturedhomepronews.com/first-time-home-buyershare-falls-to-historic-low-of-21-median-age-rises-to-40-seller-representation-reachingrecord-high-more-housing-data-what-about-mhi-and-mharr-mhville-fea-mashup/for several years? Please email your response, preferably on the record, to

ireportMHNewsTips@mhmsm.com. Thank you; may God bless and guide the Kirk family

JeffriesCommsTeam@mail.house.gov

https://unidosus.org

and your organization.

theloop@catholicvote.org

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Subject: Press Director Andy Eichar - Urgent Media Outreach - Request for Comment To: <Andy.Eichar@mail.house.gov>

Press Director Andy Eichar,

Will Minority Leader Jeffries support the MHARR-advocated amendments to the ROAD to Housing Act 2025 before its advancement in the NDAA?

A detailed fact-packed analysis reveals the ROAD to Housing Act 2025 which is currently attached in the U.S. Senate to the National Defense Authorization Act (NDAA) needs fundamental changes in its language or it will undermine the most affordable kind of permanent housing built in the U.S.

Homelessness is likely to grow without more affordable housing.

Taxpayer costs and other social ills are likely to grow as homelessness grows.

Pew and other third-party researchers have said that federally regulated HUD Code manufactured homes are a necessary part of the solution to the affordable housing crisis.

The independent and affordable housing consumer-focused Manufactured Housing Association for Regulatory Reform (MHARR) has been calling for a fix on the bill for months.

The apparently corporate and big business focused Manufactured Housing Institute (MHI) repeatedly declined comments on the need to fix the bill, nor do they respond to inquiries about scandals and litigation involving several corporate members and leaders, including arguably credible antitrust violations and market manipulation fostering consolidation while posturing claims of growth that are easily disproved by data.

Will your office support Fixing the ROAD to Housing Act bill as MHARR advocates before Advancing ROAD to Housing Act 2025?

MHProNews' detailed report on this topic has been cross checked by a manufactured housing industry expert that further had it cross checked by three different third party (independently owned from our platform) AI systems which provided relevant information and sourcing.

Included in the report is the widely cited point that a lack of affordable housing in the U.S. causes a \$2 trillion-dollar annual economic drag on the economy. Lack of access to affordable homes impacts over 40 million U.S. households.

https://www.manufacturedhomepronews.com/close-no-cigar-speaker-johnson-minority-leader-jeffries-senators-thune-schumer-fix-road-to-housing-act-so-7-million-more-affordable-homes-good-jobs-can-be-created-follow-facts-vs-donors-fea/

In September, MHProNews had a record 1.8 million visitors and among over 100,000 referrers for the month, there were 25 .edu extensions, mainstream and specialized media, plus Canadian and other educational institutions. We have several times more visitors in a day than MHI gets in a month, per SimilarWeb and known data. October and November traffic data also reflects over a million visitors a month pace for MHProNews, as has been

confirmed by independent Als. So, MHI may have the money, but we have the superior audience.

A similar outreach has been sent to other members of Congress in both major parties. Our firm's parent company management has long been politically independent. We've long been the largest and most-read trade media due in part to a relentless focus on facts-evidence-analysis (FEA) that predated the AI era for years, and which multiple third-party AIs have confirmed stand up to scrutiny due to a high degree of transparency and clearly disclosed information sources.

We prefer emailed responses for precision and accuracy in publication.

We do longform FEA model reporting, so lengthy statements and attachments are welcomed. MHProNews does reporting that stands the test of time because we look for the facts, evidence, and provide sound expert and AI cross checked for accuracy analysis in reports.

https://www.manufacturedhomepronews.com/close-no-cigar-speaker-johnson-minority-leader-jeffries-senators-thune-schumer-fix-road-to-housing-act-so-7-million-more-affordable-homes-good-jobs-can-be-created-follow-facts-vs-donors-fea/

Please advise by email as soon as possible.

Send a reply email to my attention at this email address. Kindly advise who to credit with remarks that are provided.

Thank you.