

Pre-publication draft for third-party artificial intelligence (AI) check of a developing report on MHProNews on the topics as shown.

2025 Draws to Close-Lookback to TARK-‘I’m a Teen and Know Solution to Affordable Housing Crisis’ ‘Attend Events. Go to Washington D.C. to Meet with Public Officials. Read. You Learn Stuff’-FEA

There are arguably times when less is more. In under 1200 words (about 5 to 9 minutes of reading), the following in Part I was first published at this [link here via the Patch](#) by TARK and is being provided here by [MHProNews](#) under fair use guidelines for [media](#). The reason for the timing on this post should become clearer in the near term. According to Bing's artificial intelligence (AI) overview.

"Tamas A. R. Kovach, known as TARK, has proposed a solution to the affordable housing crisis by applying existing laws without the need for new government spending or programs."

"TARK's solution is based on the understanding that addressing the housing affordability crisis is not complicated and can be achieved through the application of existing regulations."

Third-party artificial intelligence (AI) will unpack the submission by TARK in Part II using the [facts-evidence-analysis](#) (FEA) journalistic methodology. [MHProNews](#) notes that TARK is still a teen. What can be learned by this intellectual exercise?

This MHVille FEA is underway.

[caption id="attachment_218964" align="aligncenter" width="611"]



"Analytical journalism is the highest style of journalism." Diana Dutsyk. "...the personal courage of the journalist is important, he should not be afraid to go against the bosses, should not call white black. He [the analytical journalist- cannot distort the truth."[/caption]

Part I

[caption id="" align="aligncenter" width="612"]



Tamas Kovach with retired Lt. Col. and former Congressman Allen West at an AMAC Action Bootcamp in The Villages, FL (2024), at a GOP and Democratic lawmakers offices in Washington D.C. (right photo is Tamas at the desk of Rep. Al Green (TX-D)). (Tamas A.R. Kovach (TARK)) [/caption]

Figuring out the solution to the U.S. affordable housing crisis isn't rocket science, nor does it require any sort of higher education degree. To deal with any shortage, one needs to produce more of what is in low supply.

This issue is not new. Two HUD Policy Development and Research (PD&R) professionals, Pamela Blumenthal (Ph.D., J.D.) and Regina C. Gray, Director, Affordable Housing Research and Technology Division jointly published the following remarks on the [HUD website](#).

- “The United States needs more housing, and more varied types of housing, to meet households’ needs throughout the country.”
- “The consequences of inadequate supply are higher housing costs for both renting and buying a home. [More than 37 million renter and owner households](#) spent more than 30

percent of their income for housing in 2019.”

- “Without significant new supply, cost burdens are likely to increase as current home prices reach all-time highs...”

The above is sufficient foundation for the following.

- “Right now, in almost no market in this country, can a [conventional] homebuilder build a house that is affordable for a first-time homebuyer,” prior National Association of Home Builders CEO Jerry Howard said on [Fox Business](#). “We can’t do it. The costs that are on us make it impossible.”

With Howard’s thoughts in mind, back to Blumenthal and [Gray](#).

- “The regulatory environment — federal, state, and local — that contributes to the extensive mismatch between supply and need has worsened over time.”
- “Federally sponsored commissions, task forces, and councils under both Democratic and Republican administrations have examined the effects of land use regulations on affordable housing for [more than 50 years](#).”
- “Numerous [studies](#) find land use regulations that limit the number of new units that can be built or impose significant costs on development through fees and long approval processes drive up housing costs.”
- “[Research](#) indicates higher housing costs also drive up program costs for federal assistance, reducing the funds available to serve additional households.”

Before we continue, what is affordable housing? HUD defines it as follows.

“Affordable housing is generally defined as housing on which the occupant is paying no more than 30 percent of gross income for housing costs, including utilities.”

According to the U.S. [Census Bureau](#) in: “...2022, show that before taxes, median household income declined 2.3% to \$74,580...”

Bethany Blankley reported in “[Inflation woes: Home buyers need 80% more income to buy than 4 years ago](#).” Several news sources that span the left-right divide picked that troubling topic up.

Applying the [math found here](#), less the cost for utilities, the affordable payment for the “median” income of \$74,580 for a mortgage or rental should be \$1,435.16 monthly.

This explains why NAHB’s Howard said conventional builders “can’t” build a home for a first-time homebuyer. Blankley, citing Zillow’s research, said: “Home shoppers today need to make more than \$106,000 to comfortably afford a home...”

What, then, is the solution? Building more McMansions or high-cost apartments are obviously not the solution.

What have we done to have a steady supply of the majority of everyday products such as cars, computers, and furniture? They are all made in factories.

With these things mass-produced, the [same must logically be possible for homes, leading to lower costs for housing](#).

This is not pure speculation, as homes have been produced in this fashion since before June 15th of 1976, which is when HUD established the start date for the [Manufactured Housing Construction and Safety Standards](#), usually called the HUD Code. Furthermore, these homes cost [nearly half the price per square foot compared to conventional housing](#).

The problem, as many realize, is [that local zoning boards](#) often zone out those affordable manufactured homes.

By a widely bipartisan vote, [Congress enacted the Manufactured Housing Improvement Act of 2000](#) (MHIA or 2000 Reform Law). The 2000 Reform Law provided consumer safeguards for manufactured home buyers often superior to what buyers of more costly conventional housing buyers are provided.

Per [GovInfo.gov](#), the MHIA stated:

“Congress finds that—

- (1) manufactured housing plays a vital role in meeting the housing needs of the Nation; and
- (2) manufactured homes provide a significant resource for affordable homeownership and rental housing accessible to all Americans.”

The MHIA increased HUD’s ability to enforce the federal construction standards they administered via what is commonly called “[enhanced preemption](#)” which [stated the following](#).

“Federal preemption...shall be broadly and liberally construed to ensure that disparate State or local requirements or standards do not affect...Federal superintendence of the manufactured housing industry as established by this title.”

Unfortunately, HUD has failed to routinely enforce that “enhanced preemption” provision.

Congress investigated the purported failures to implement the MHIA in hearings held in [2011](#) and [2012](#). Those hearings included remarks like what manufactured home builder John Bostick said (shown below) on behalf of the [Manufactured Housing Association for Regulatory Reform](#), confirming that federal “[enhanced preemption](#)” was rarely rather than routinely enforced.

[Bostick explained](#): “Congress in that law not only acknowledged the importance of the affordability of manufactured homes...but also enacted specific reforms to the HUD Manufactured Housing Programs designed to end past abuses and transform the program into a housing program that would ensure equal treatment in the role of manufactured housing for all purposes within HUD and elsewhere.”

“...Congress needs to send HUD a clear and unmistakable message that the 2000 law means what it says and that HUD must change course and implement the law in accordance with the expressed terms in its full intent and purpose. The 2000 law is not in need of change. [It is HUD's implementation of that law which has to change.](#)”

While estimates differ widely, common figures for the housing shortage ranges from 6 to 10 million units. Conventional builders can't keep up with that need and can't build a house for the price points needed to be affordable.

What is necessary is factory-building, and more specifically, millions of more manufactured homes. While [Freddie Mac said that most Americans would consider a manufactured home](#), even those who want a conventional house would benefit, because more supply mitigates housing costs.

To review, politicians have been telling voters for 50 years about ‘solutions’ and ‘plans.’ It is campaign season, and they are at it again. A [bipartisan Congress passed a law approaching a quarter of a century ago that studied these issues and determined that manufactured housing was necessary to solve the housing crisis](#). The [mantra for advocates](#) and the solution should be simple. Enforce existing law. ##

Tamas Adrian Reza Kovach (TARK), Winter Haven, FL. I grew up in a household where [my parents and I have been involved in the manufactured home industry and trade media](#). My father has reviewed this, he's [L. A. "Tony" Kovach](#), publisher and co-founder of [MHProNews.com](#) and [MHLivingNews.com](#).



A close look reveals that Tamas Kovach is holding business cards in his hand(s) in each of these top four pics. Tamas was paid to hand out cards, and numbers of industry pros wanted a photo with him.



In 2019, Tamas Kovach and his father L.A. "Tony" Kovach went to Washington, D.C. to meet with Democratic and Republican lawmakers and their staffers to discuss affordable housing and manufactured home related topics.



Rep. AOC's Office



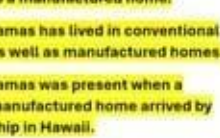
Former Congressman Alan West (2021)



Photo from visit to local Congressman Scott Franklin's office.



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Tamas came from the hospital to a manufactured home.
Tamas has lived in conventional as well as manufactured homes.
Tamas was present when a manufactured home arrived by ship in Hawaii.
Tamas has been to manufactured home related events, meetings and locations from coast to coast and border to border.

Some editing and publication related items are exchanged by Airdrop, but more common, these are examples of emails illustrating Tamas' involvement with writing.

**Part II. Additional Information from Sources as Shown plus more MHPProNews [MHVille](#)
Industry Expert Commentary**

1) Including the preface and captions, this post this point is about 1400 words, or about 6 to 10 minutes of reading. TARK has photos with higher profile individuals, but for the sake of balance and to avoid 'triggers,' the photos shown were selected.

2)

3)

4)