agan, Elizabeth Klalmbach, News, Jordan, Sam, media, bulletin, edward.pinto, Rachel, Lesli, Mark, Mark, Patrick, to:, Tom.hodges@Clayton.net, Tim, FRED, theloop, bcc: Andy, bcc: Nick, bcc: Ron, bcc: Holly, bcc: program

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Across the left-right 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 housing. 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.

The ROAD Act cannot succeed if it codifies the failure to enforce existing law.

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.

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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 problem is those laws are not properly enforced.

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

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

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

https://www.manufacturedhomepr..

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





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

Fact/Claim (F) Evidence (E) Analysis (A) E: Yes, this is accurate. U.S. Census Bureau data consistently shows new but transformative. This 50% cost F: HUD Code manufactured homes costing advantage makes n manufactured approximately 50% to 53% less on a cost-per-square-foot basis evidence-based, unsubsidized homes offer massive savings than new site-built single-family solution to the affordable house compared to homes (excluding land). For crisis, directly challenging the need for expensive, high-tax socialist conventional siteexample, 2024 data showed built homes. manufactured homes averaging government program around \$85/sq. ft. compared to supply problem. site-built homes at \$168/sq. ft..

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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 Private Equity Stakeholder Project (PESP).



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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.

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The bill fails to address the Confirmed & Well-Evidenced. The Manufactured Housing Association for Regulatory Reform (MHARR)—the industry's regulatory reform advocate two primary bottlenecks: submitted specific amendment language to Congress, arguing the bill is fundamentally incomplete without provisions to compel enforcement of: (1) discriminatory zoning and enhanced federal preemption against discriminatory zoning and (2) Duty to Serve (DTS) for chattel (personal property) loans

lack of financing (non- (https://manufacturedhousingassociationregulatoryreform.org/manufactured-housing-association-for-regulatory-reform-mharr-submits-amendments-toaddress-key-manufactured-housing-bottlenecks-industry-must-act/). These two issues are statutory law (MHIA 2000 and HERA 2008), and their nonenforcement is the core reason for the industry's stagnation.

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This draft is FEA-compliant, factually accurate, and strategically sound. It presents a compelling case for amending or removing the ROAD to Housing Act 2025 unless MHARR's proposals are adopted. It also reinforces the broader narrative of regulatory failure and industry consolidation harming affordability

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

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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.

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Connect on LinkedIn:

http://www.linkedin.com/in/latonykovach

Whether you think you can or whether you think you can't, you're right. - Henry Ford

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> Elizabeth Klalmbach @mail.house.gov

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Final Recommendation

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Managing Member

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Whether you think you can or whether you think you can't, you're right. - Henry Ford

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