

Pre-publication draft for submission to third-party artificial intelligence (AI) for facts-evidence-analysis (FEA) check for a developing report on MHProNews.

Failing Younger Households and the Silver Tsunami? AARP's Support of 21st Century ROAD to Housing Act Unpacked. Artificially Constrained Housing Market Needs Free Market Friendly Reforms. FEA

In a [facts-evidence-analysis](#) (FEA) packed report linked [here](#), research by [LendingTree and the Apartment List](#) is considered for the light it sheds on the U.S. housing market by generations. Centuries of proven economic principles should be considered through the lens of sources on the left and right. According to the American Economic Liberties Project (AELP) and related analysis: ['Impact of Financing-Land Hoarding-Consolidation on Housing Market-Including Manufactured Housing.'](#) ['Manufactured Homes Spread Mass Homeownership by Mass Production.'](#) FEA. Economist [Thomas Sowell's principles](#)—that adding a layer of bureaucracy or governmental subsidies do not make a problem less costly, they only shift or mask that true costs involved. [Left-leaning NBC News reported](#) on 3.12.2026 that only 1 Democrat Senator voted against the bill, with 9 Republicans voting against and 1 Republican absent. That should beg questions for centrists and conservatives - and liberals - alike. Per NBC.

The only Democrat who voted against the bill was Sen. Brian Schatz, D-Hawaii, who argued the language in a key provision was too broad.

Also voting no were Sens. Ted Budd, R-N.C., Ted Cruz, R-Texas, Ron Johnson, R-Wis., Mike Lee, R-Utah, Rand Paul, R-Ky., Rick Scott, R-Fla., Thom Tillis, R-N.C., Tommy Tuberville, R-Ala., and Todd Young, R-Ind.

One senator missed the vote: Marsha Blackburn, R-Tenn.

1. On 4.28.2026, the [National Association of Realtors](#) (NAR) reported that 76 lawmakers from both major parties signed a letter calling for changes in the bill. From the [letter signed by dozens of Democrats and Republicans linked here](#), is the following.

As Co-Chairs of the Congressional Real Estate Caucus and the Build America Caucus, along with our colleagues, we write to express serious concerns regarding provisions included in the Senate-passed 21st Century ROAD to Housing Act that would undermine efforts to address our nation's housing supply and affordability crisis.

2. Per [GAIO](#).

The full list of 76 signatories, comprising a bipartisan group of representatives from various states, can be found in the [official letter](#). Key signers include: [1, 2, 3]

- **Mark Alford** (MO-R)
- **Brittany Pettersen** (CO-D)
- **Tracey Mann** (KS-R)
- **J. Luis Correa** (CA-D)
- **Jack Bergman** (MI-R)
- **Frank J. Mrvan** (IN-D)
- **Vern Buchanan** (FL-R)
- **Jim Himes** (CT-D)
- **Robert Garcia** (CA-D)
- **George Whitesides** (CA-D)
- **Warren Davidson** (OH-R)
- **Adrian Smith** (NE-R)
- **Chuck Edwards** (NC-R)
- **Josh Gottheimer** (NJ-D)
- **Andrea Salinas** (OR-D)
- **Jake Auchincloss** (MA-D)
- **Celeste Maloy** (UT-R)
- **Josh Harder** (CA-D)
- **María E. Salazar** (FL-R)
- **Jimmy Panetta** (CA-D)
- **Joseph D. Morelle** (NY-D)
- **Greg Stanton** (AZ-D)
- **Aaron Bean** (FL-R)
- **Donald G. Davis** (NC-D)

- **Rudy Yakym III** (IN-R)
- **Timothy M. Kennedy** (NY-D)
- **Troy Downing** (MT-R)
- **John J. McGuire III** (VA-R)
- **Sharice L. Davids** (KS-D)
- **Scott H. Peters** (CA-D)
- **Brian K. Fitzpatrick** (PA-R)
- **Mariannette Miller-Meeks** (IA-R)
- **Addison P. McDowell** (NC-R)
- **Jake Ellzey** (TX-R)

3. Per Molly Snow, "a writer for AARP covering advocacy issues and state news" on February 24, 2026 for AARP.

Congress Tackles Housing Shortages, High Costs Pushing Older Adults Out of Homes

AARP is fighting for people 50-plus who want to stay in their communities as they age

Some pull quotes from the AARP above. Each bullet is a quote selected by [MHProNews](#) from their article above.

- older adults on fixed incomes contend with a nationwide housing shortage, many are finding it difficult to afford and maintain homes
- Outdated zoning laws, high prices and red tape limit the availability of diverse housing options, like duplexes and multifamily housing, that can be constructed to support older adults who want less space to maintain and cheaper prices.
- That's why AARP is advocating for expanded housing options for older adults by urging Congress to pass a series of bills that modernize land-use policies and boost affordable housing.
- "With so many older adults living on fixed incomes and facing rising housing-related costs, this bipartisan legislation offers real hope by making it easier to build and preserve housing that is affordable for older adults," said Jenn Jones, AARP's vice president of government affairs.

- “Today, more than 1 in 3 older households spend over 30 percent of their income on housing — an all-time high — leaving many struggling to afford other necessities like food and medication,” Jones says.

4. Also quoting AARP's policy push cited above.

AARP is backing many provisions that appear in the bills, including:

- Updating and streamlining federal rural housing programs to make financing applications and approvals less burdensome
- Creating modern guidance for state and local zoning rules that support a diverse supply of affordable housing and reform exclusionary land-use policies
- Supporting public-transit-oriented affordable housing projects•
- Loans and grants for low-income homeowners to address home repair needs

The early success of this legislative push offers hope to many of the 10 million older renters who are considered cost-burdened by housing expenses.

...

There are only 35 affordable rental homes available for every 100 extremely low-income renter households, according to the National Low Income Housing Coalition.

At the same time, people 50 and older are the fastest-growing population experiencing homelessness in the country, many for the first time.

“There is such a stereotype everywhere of who is homeless,” said Marcy Thompson, vice president of programs and policy at the National Alliance to End Homelessness. “We don’t think of older adults or our grandparents or parents, and we should because they’re the most at risk at this point.”

AARP and others recognize that affordable, quality housing is essential to healthy aging. Safe, accessible homes reduce fall risks and support in-home caregiving. Proximity to public transit helps older adults reach medical appointments, stay socially connected and commute to work if they don’t drive.

5. AARP also stated this.

Pushing to expand the Low-Income Housing Tax Credit

AARP has also worked to support other changes in housing for older adults. We backed the expansion of the Low-Income Housing Tax Credit (LIHTC), which awards tax credits to homebuilders for building or renovating low-income housing.

...

“The incentive provided through the LIHTC is critical because rental income and returns from investment in affordable housing are not always enough to cover project costs,” wrote Brad Gudzinis in an AARP Public Policy Institute [brief](#).

Housing options for older adults are also often limited by restrictive local zoning regulations, wrote Bill Sweeney, AARP’s senior vice president of government affairs, in a July 28 [letter](#) endorsing the separate bipartisan Identifying Regulatory Barriers to Housing Supply Act.

6. As regular and detail-minded *MHPProNews* readers know, information may be accurate yet can still be misleading. That may include tactics known as [paltering, posturing, or projecting](#).

[caption id="attachment_217130" align="aligncenter" width="656"]

TERMINOLOGY 101: DECODE MHVille's CRISIS

PALTER

Misleads using technically true statements.

POSTURE

Pretend to advocate while falling to act.

PROJECTING

Accuse others of what you're doing.

ILLUSORY TRUTH EFFECT

Repetition makes falsehoods seem true.

OPTICS

Surface-level appearance used to mislead.

THROTTLING PRODUCTION = CONSOLIDATION

Restricting supply boosts market control.

MOAT

Strategic barrier

=

Strategic barrier to competition

PROJECTING

Accuse others of what you're doing.

REGULATORY CAPTURE

Agencies serve industry interests over public.

IRON TRIANGLE

Alliance of industry, regulators, and lawmakers.

NONPROFIT-CAPTURE

Nonprofits serve funders, not mission

HISTORICAL CONTRAST | MHMA VS. MHI

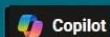
Hands-on community development aiding over 200 000 home sites

Photo ops, videos rarely enforces laws like MHIA 2000

PRODUCTION COULD EXPAND VIA:

- MHIA 2000 Enhanced Preemption
- DTS (Duty to Serve) Support for Chattel Loans
- Information Campaign (e.g., GoRVing)

MHProNews



<https://www.manufacturedhomepronews.com/masthead/terminology-101-understand-key-words-palmer-posture-projecting-optics-regulatory-capture-iron-triangle-nonprofit-capture-illusory-truth-how-throttling-production-consolidation-moat/>[/caption]

8. According to [Influence Watch](#). The highlighting that follows is added by [MHPProNews](#), but the text is per [Influence Watch](#).

AARP, formerly the American Association of Retired Persons, is a lobbying group that engages at the state, local, and federal levels on a range of issues ostensibly affecting older adults, with a particular focus on health care. AARP also has extensive business interests, including in health insurance and brand licensing. As of 2018, AARP claimed to have 38 million members, making it the largest interest group in America. The group is among the largest nonprofit organizations in the United States, having generated approximately \$11 billion in revenue in 2024, with the organization's CEO earning over \$2.8 million in annual compensation that year. The organization operates a for-profit arm, AARP Services Inc., which houses some of the group's overtly commercial activities, and a foundation arm, the [AARP Foundation](#), which does not engage in lobbying and has received significant government grant funding. ^{1 2 3 4}

AARP is generally considered to be left-of-center. It is a frequent supporter of left-leaning health care policy and has resisted Republican-led efforts to reform entitlement programs such as Social Security. AARP has described itself as “a champion for social change” with an “ambitious social agenda.” The vast majority of political contributions by AARP employees in the 2020, 2022, and 2024 elections went to Democratic candidates and affiliated groups. ⁵⁶⁷⁸⁹¹⁰

AARP, the nonprofit entity, is the parent organization of two wholly owned for-profit subsidiaries, AARP Services, Inc. and AARP Financial, ¹¹ which generate revenue from insurance products, marketing deals, and other products and services offered to members. ¹² In 2024, AARP reported total operating revenue of \$10.97 billion, largely driven by royalties from insurance partnerships, including a \$9 billion payment from UnitedHealthcare to sell Medicare products. ¹³


Background

AARP was founded in 1958 by Ethel Percy Andrus, a retired educator from California. It evolved from the National Retired Teachers Association (NRTA), which Andrus had established in 1947 in part to promote health insurance for retired teachers. ¹⁴


Instrumental in AARP's evolution from the NRTA was Leonard Davis, the founder of the Colonial Penn Group of insurance companies. ^{15 16} “60 Minutes” reported in 1978 that Davis devised AARP as a marketing device for his insurance business after he met Ethel Percy

Andrus in the late 1950s. Davis then ran AARP until the 1980s, promoting its image as a non-profit advocate of retirees in order to sell insurance to members. ¹⁷


9. As [MHPRONews](#) has previously reported, AARP has been accused, even sued by its own members, for conflicts of interests in its advocacy.



AARP Online Community
<https://community.aarp.org> > Medicare-Insurance > td-p




UnitedHealth, AARP hit with another lawsuit over c...
UnitedHealth, AARP hit with another lawsuit over co-branded Medigap plans. Hello, My wife and I are both AARP members and also are AARP UnitedHealthcare Medigap ...




Tampa Bay Times
<https://www.tampabay.com> > News > Health

Does the AARP have a billion-dollar conflict of interest?
Jun 22, 2022 — Several lawsuits have argued that amounts to an illegal commission because AARP is not licensed to sell insurance, court records show.



Casetext - CoCounsel
<https://casetext.com> > ... > Dist. Ct. > 2021 > November



Krukas v. AARP, Inc., Civil Action 18-1124 (BAH)
Nov 2, 2021 — Plaintiffs Helen Krukas and Andrea Kushim have brought this putative class action against defendants AARP Inc., AARP Services Inc. (ASI), and AARP Insurance ...

10. AARP failed to mention manufactured homes as an "[inherently affordable](#)" housing option that is often popular with seniors, with first-time home buyers, and those who are upsizing or downsizing. That's ironic, because AARP is quite familiar with the benefits of the manufactured home option for seniors.

[caption id="attachment_179831" align="aligncenter" width="600"]

AARP

Manufactured Housing as an Affordable Option for Older Adults

MHLivingNews.com
Improved Living for Less

INFLATION ROARING, AFFORDABLE HOUSING NEEDED SPOTLIGHT ON AARP'S REPORT

MANUFACTURED HOUSING AS AN AFFORDABLE OPTION FOR OLDER ADULTS

PLUS LOOK AT ELDERGURU'S 'CONSERVATIVE ALTERNATIVES' TO AARP

<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 id="attachment_218333" align="aligncenter" width="600"]

AARP

AARP Policy Book 2025-2026

Manufactured Housing Background

MHPRONEWS.com
Industry News, Tips and More Plus our Site

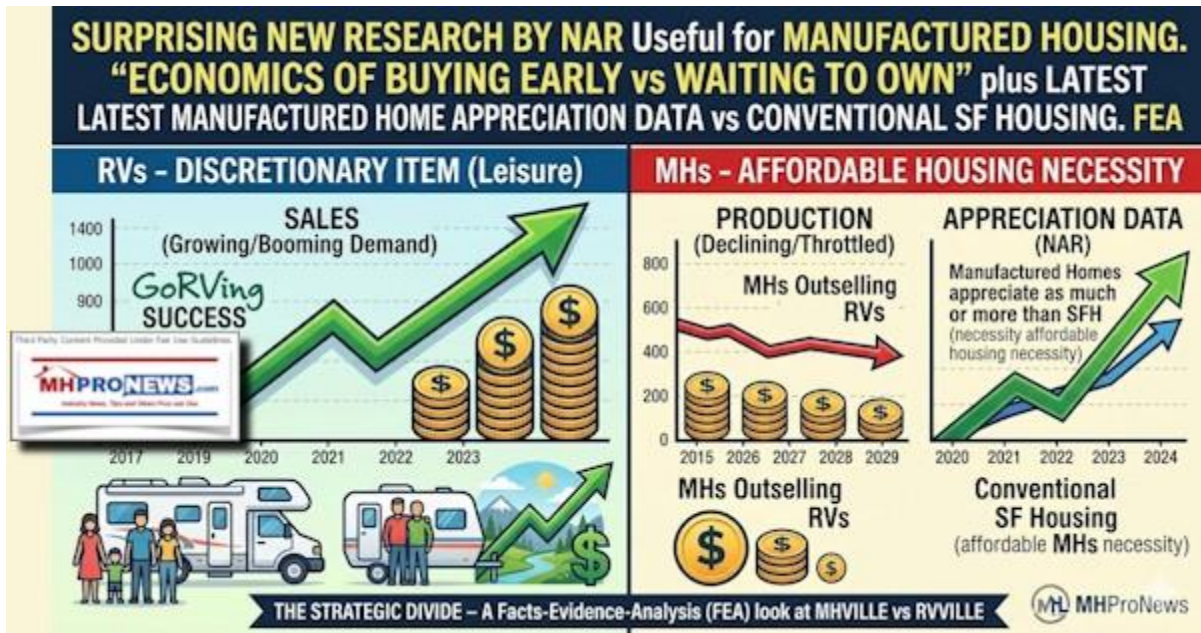
IMPORTANT HITS-MISSES

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

<https://www.manufacturedhomepronews.com/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-f/> [caption]

Restated, AARP is quite aware of manufactured homes, including its importance to seniors and others that are seeking an affordable path to home ownership. Yet AARP failed to mention what, if anything, the pending federal legislation will do on a practical level to make more manufactured homes available. This despite that the evidence that manufactured homes have been defying the stereotypes for decades, including the recent research by NAR that demonstrated that millions of manufactured home owners are seeing appreciation rates that are faster than for conventional site built housing.

[caption id="attachment_229683" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/surprising-new-research-by-nar-useful-for-manufactured-housing-economics-of-buying-early-vs-waiting-to-own-plus-latest-manufactured-home-appreciation-data-vs-conventional-sf-housin/>[caption]

11. Constraints in the housing market are routinely artificial ones. HUD's own researchers have said that for 50 years, members of both major parties have known the underlying causes and cures for the housing crisis but have failed to address them.

[caption id="attachment_211004" align="aligncenter" width="600"]

Opportunities to Increase Housing Production and Preservation

In this article, Pam Blumenthal and Regina Gray discuss the impact of regulatory barriers on housing affordability.



REVISITING PAMELA BLUMENTHAL AND REGINA GRAY HUD EDGE REPORT

'OPPORTUNITIES TO INCREASE HOUSING PRODUCTION AND PRESERVATION'

PLUS STAR PARKER & HUD SEC TURNER WITH FACTS AND MHVILLE ANALYSIS

<https://www.manufacturedhomelivingnews.com/revisiting-pamela-blumenthal-and-regina-gray-hud-edge-report-opportunities-to-increase-housing-production-and-preservation-plus-star-parker-hud-sec-turner-with-facts-and-mhville-analysis/>

[caption id="attachment_228603" align="aligncenter" width="658"]

All of the homes in this photo collage are HUD Code manufactured homes. Several HUD Code builders, MHI and MHARR members, are represented. [/caption]

So, AARP curiously admits that zoning barriers are problematic and adding to the housing crisis. Yet the bill that AARP endorsed offers only a fig leaf on zoning barriers, because the [Senate brief](#) specifically says that it leaves local zoning barriers untouched. From #5 in that [Senate brief](#).

Myth 5: The 21st Century ROAD to Housing Act preempts local zoning decisions.

FACT: By design, the 21st Century ROAD to Housing Act does not preempt local or state zoning.

This is one reason why the U.S. Conference of Mayors and the National League of Cities support the

bill. Chairman Scott believes zoning decisions are best made locally, not in Washington.

Without addressing zoning barriers, without dealing with the kinds of problems identified in the articles linked below, it is all but guaranteed that little or no meaningful change is

coming from the housing bill. Yet dozens of groups, from the left and right, have curiously supported a bill that largely locks the status quo in place.


[caption id="attachment_229322" align="aligncenter" width="494"]

🏠 housingwire.com/author/tony-kovach/

HOUSINGWIRE

News ▾

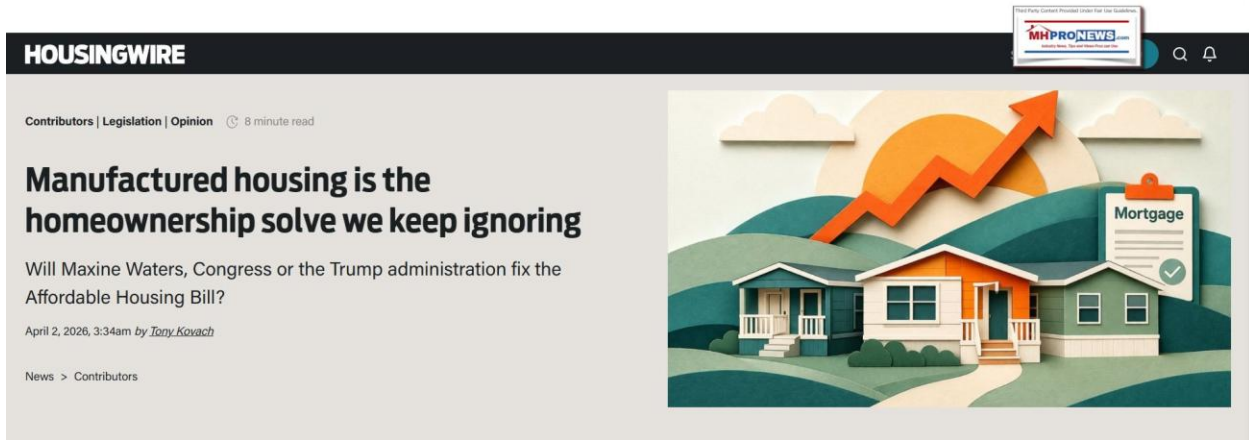
– Posts By Tony



Sorry, don't buy Senate brief: "The facts: The 21st Century ROAD to Housing Act" won't work unless amended

Mar 10, 2026

<https://www.housingwire.com/articles/sorry-dont-buy-senate-brief-the-facts-the-21st-century-road-to-housing-act-wont-work-unless-amended/>[caption][caption id="attachment_229946" align="aligncenter" width="668"]



<https://www.housingwire.com/articles/manufactured-housing-is-the-homeownership-solve-we-keep-ignoring/> [caption][caption id="attachment_230968" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/economic-liberties-impact-of-financing-land-hoarding-consolidation-on-housing-market-including-manufactured-housing-manufactured-housing-spread-mass-homeownership-by-mass-production/> [caption]

12. With Financial Literacy Month in the rearview mirror, and home ownership month looming, there are pressing questions that remain unanswered. Because it is only a question of time that lawmakers begin to respond to the various special interests that are pressing for changes to the House and Senate versions of the emerging housing bill.

[caption id="attachment_231114" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/treasury-sec-bessent-hosts-amac-small-biz-delegation-tax-cuts-financial-literacy-era-of-ownership-tips-facts-ceo-rebecca-weaver-vp-jen-bengston-palmer-schoening-lead-amac-team/>[/caption]

[caption id="attachment_231081" align="aligncenter" width="600"]



<https://manufacturedhousingassociationregulatoryreform.org/the-omission-of-the-duty-to-serve-manufactured-housing-from-pending-house-and-senate-housing-bills-must-be-corrected/>[/caption]

13. Feeding information as transparently shown **here** into a third-party [Google's artificial intelligence](#) yielded the following.