

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

Politico and CEI May Have Raised Hopes for Manufactured Housing Assoc (MHARR) Changes to 21st Century ROAD to Housing-Even if They Didn't Realize It. MHVille Facts-Evidence-Analysis (FEA).

Opening with references to the recent Artemis II's Orion trip around the Moon and "a jolt of patriotic exuberance far too uncommon in these tribalistic times" Rep. Emanuel Cleaver (MO-D) aimed to stir up love of country and the ability to travel safely around the Moon and back as a reason why Congress ought to be able to solve the lack of affordable housing crisis plaguing tens of millions of Americans. "Surely, if those hardworking scientists can land a capsule the size of an RV, hurtling hundreds of thousands of miles through space, delicately into the Pacific Ocean, then we in Congress can move this desperately needed bill across the finish line and deliver affordable housing to the American people," stated Rep. Cleaver in an op-ed that will be cited further below. From the Republican side of the political aisle, [Politico](#) (see Part I) reported that President Donald J. Trump (R) is objecting to some provisions in the Senate bill. From Part II are insights from the Competitive Enterprise Institute (CEI) which starting from the headlines is specifically focused on HUD Code manufactured homes. This mashup sheds light on the dynamics and developments swirling around what the Senate called the "21st Century ROAD to Housing Act" and what the U.S. House called the "Housing for the 21st Century Act."

1. [MHProNews](#) notes that while insightful, Politico's subheading is arguably contradicted by the fact that a [bipartisan group of dozens of lawmakers](#) (see Part IV) is pushing for changes on the Build to Rent (BTR) issue too.

2. From an [article by Stephen Kent](#) for the [Washington Examiner](#) on 5.5.2026 wrote the following.

America's [housing](#) crisis isn't complicated to diagnose. For decades, local governments have made it expensive, complicated, and legally fraught to build new homes, leading to a chronic mismatch between demand and supply. The national [shortfall](#) of homes is now somewhere between 4 million and 7 million units, and a generation of young families feels permanently priced out of the neighborhoods where they work. We know what the problem is, but for a bitterly divided [Congress](#), the question remains: Can idealists on both sides stomach a bipartisan answer?

...

To overcome NIMBYism at the city council and county board level, an Innovation Fund will provide \$200 million annually in competitive grants rewarding localities that reform zoning

to allow more homes per acre — a helpful carrot where political obstacles to development are otherwise immovable.

...

The bill also modernizes manufactured housing, one of the most underrated opportunities in the affordability debate. Removing the 1974 permanent chassis [requirement](#) eliminates a regulation that inflates costs by up to \$10,000 for a housing type used by roughly 8.4 million people.

3. Kent erred in saying manufactured housing is used by "roughly 8.4 million people." The more commonly used figure for years has been an [estimated 22 million Americans](#) living in pre-HUD Code mobile homes and post-HUD Code manufactured homes. Back to pull quotes from Kent.

ROAD also offers a ready-made path to accessory dwelling unit approval and a program to convert vacant commercial and industrial buildings into housing, the practice of upzoning.

...

The ROAD Act is not a perfect piece of legislation. Nothing that passes the Senate Banking Committee with Scott and Warren's names on it will satisfy everyone. But perfection is not the standard — the standard is whether it makes it meaningfully easier to build more homes in more places for more people. On that measure, this bill clears the bar, and housing affordability and homeownership advocates should say so.

Stephen Kent is media director for the Consumer Choice Center.

4. What Kent arguably missed is the [MHARR amendments](#) and the fact, per [HUD](#), that over 50 years of neither major party has dealt effectively with the zoning and regulatory hurdles. Per HUD's [Regina Gray](#), "Operation Breakthrough's biggest accomplishment...was the adoption of the HUD Code, which introduced the industry and the world to manufactured [housing](#)." Without a mandatory enforcement mechanism to overcome the local zoning barriers that Kent himself admits exist, the housing bill will logically be long on promise and short on performance when it comes to [delivering the millions of affordable homes that manufactured housing alone has proven it can do at scale without subsidies](#).

[caption id="attachment_192963" align="aligncenter" width="600"]

Regina C. Gray, Director, Affordable Housing Research and Technology Division, HUD Office of Policy Development & Research

EXPANDING HOUSING CHOICE THROUGH INVESTMENTS IN INNOVATION AND TECHNOLOGY—REGINA GRAY, HUD DIRECTOR, AFFORDABLE HOUSING RESEARCH AND TECHNOLOGY DIVISION—ON MANUFACTURED HOUSING;

MHPRONEWS
PLUS
 MHMARKETS
UPDATE

<https://www.manufacturedhomepronews.com/expanding-housing-choice-through-investments-in-innovation-and-technology-regina-gray-hud-director-affordable-housing-research-and-technology-division-on-manufactured-housing-plus-m/>

[caption id="attachment_218433" align="aligncenter" width="600"]

TANSTAAFL
 SOCIALISM
 BIG GOVERNMENT
 THOMAS SOWELL
 AFFORDABLE
 HOUSING CRISIS

PROTECTIONS AGAINST SPECIAL INTERESTS
 HOW TO MOVE TO SOLUTIONS'
 CRUCIAL SAFEGUARD AGAINST
 FUTURE DISTORTIONS

TANSTAAFL-
 SOCIALISM-BIG GOVERNMENT-THOMAS
 SOWELL-AFFORDABLE HOUSING
 CRISIS-PROTECTIONS AGAINST
 SPECIAL INTERESTS-HOW TO
 MOVE TO SOLUTIONS'

MHLivingNews.com
 Improved Living for Less

**CRUCIAL SAFEGUARD
 AGAINST FUTURE
 DISTORTIONS' -
 MHVILLE FEA'**

<https://www.manufacturedhomelivingnews.com/tanstaafl-socialism-big-government-thomas-sowell-affordable-housing-crisis-protections-against-special-interests-how-to-move-to-solutions-crucial-safeguard-against-future-distortions-mhville-fea/>



<https://www.manufacturedhomepronews.com/punchbowl-housing-effort-back-in-crucible-mharr-analysis-reveals-serious-questions-regarding-pending-federal-housing-legislation-mharr-fact-sheet-on-21st-century-road-to-housing-mashup-fea/>[caption]

MHPProNews has long observed that the housing crisis requires a 'build baby build' that embraces a wide array of construction: conventional single-family, multi-family, prefabs, modular, tiny houses and "inherently affordable" HUD Code manufactured homes.

With that backdrop, this mashup for MHVille of facts-evidence-analysis is well underway.

MHVille[®]

Definition

“MHVille” is a term that refers to the **Manufactured Housing Industry** and its related trades, associations, and connected interests.



Corporate Brands
Big and Small Companies

Advocacy Groups
Associations & Lobbyists

Media & Publications
News & Commentary

All Interacting in the **World of Manufactured Housing & Communities.**



Mashup
A mashup involves blending two or more elements to create a new, integrated whole.

MH

MHVille Defined
Pro MANUFACTURED HOUSING despite artificial barriers, internal consolidation-concentration industry self-limits.

FEA Model

FACTS **EVIDENCE** **ANALYSIS**

Third Party Content Provided Under Fair Use Guidelines.



Part I. From an "Exclusive" report by [Politico](#) at this [link here](#) provided by [MHProNews](#) under [fair use guidelines](#) for [media](#). [MHProNews](#) notes that the use of the ellipsis (...) indicates items that were edited out but which can be found in the original site on [Politico at this link here](#).

Trump privately raises objection to Senate housing bill

The president's concerns could complicate passage of the largest housing measure taken up by Congress in years.

By [VICTORIA GUIDA](#), [MEGAN MESSERLY](#), [JASPER GOODMAN](#) and [KATHERINE HAPGOOD](#)
05/04/2026 01:40 PM EDT Updated: 05/04/2026 07:56 PM EDT

President Donald Trump is privately raising concerns with a Senate-approved housing bill that his White House previously supported — and almost made his objections public late last week.

Trump was on the verge of putting out a social media post taking issue with the major housing affordability package the Senate approved this year, according to two people with knowledge of the matter who were granted anonymity to discuss private conversations. The president doesn't support language in the bill that would require mega-landlords to sell single-family homes built as long-term rentals after seven years, the people said.

He ultimately held off on sending the post out.

Trump's concerns could complicate the delicate negotiations surrounding the largest housing measure seriously taken up by Congress in years. Senators have been pushing the House to accept their bill without changes in order to ensure its quick passage, but Trump's objections — which haven't been previously reported — could give new momentum to House members who want to force amendments to the proposal.

“President Trump has been laser-focused on making housing more affordable,” White House spokesperson Davis Ingle said in a statement. “The President will not stop fighting until the American Dream of homeownership is within reach for every American, which is why he continues to sign bold new executive orders and calls on Congress to pass further legislation.” He did not mention the Senate legislation, which [the White House has previously endorsed](#).

Officials in the administration and Congress have been eyeing the legislation as a domestic win to sell to voters ahead of this year's midterm elections, where cost of living has been a central theme. The bill contains a slew of provisions intended to increase the number of homes available for people to purchase and boost individual homeownership amid a national housing shortage that has pushed up home prices.

The provision that has drawn Trump's ire was added to the bill as part of an effort to satisfy Trump's demand that the legislation crack down on Wall Street's footprint in the housing market by banning institutional investors from buying single-family homes. Proponents say the piece of that proposal requiring divestment of build-to-rent properties after several

years would make more housing available for American families to buy. But many in the housing industry say the provision has [frozen capital for constructing such properties](#).

The Senate passed a housing package, dubbed the 21st Century ROAD to Housing Act, as an effort to combine both chambers' priorities, in March with wide bipartisan backing. But the legislation has run into major roadblocks in the House, where lawmakers want more of their priorities included. The build-to-rent language that Trump is taking issue with has drawn pushback from key House members in both parties.

Trump agreed to hold off on weighing in while White House staff work to find an arrangement that will bring along Republicans on the House Financial Services Committee who also oppose the broader move to bar institutional investors from buying single-family homes, according to the people with knowledge of the matter.

Senate Majority Leader John Thune...

"I think the White House wants to get it done but I think they're going to have to really probably take some work to get the action in the House," Thune said in an interview. He said he couldn't give a timeline of when things might start moving.

...

Additionally, the president told Rep. Zach Nunn, a member of the House Financial Services Committee, on Thursday that he wants to see progress on housing legislation that has been stalled for weeks, the Iowa Republican said in an interview.

House GOP leadership has an amended bipartisan housing bill in hand and is considering putting it up for a floor vote in the coming weeks, potentially as soon as lawmakers return from recess the week of May 12, three people familiar with the talks and granted anonymity to discuss the closed-door discussions said on Monday.

The House's bipartisan housing legislation, a product of collaboration between House Financial Services Chair French Hill and ranking member Maxine Waters, would be a response to the Senate-passed package and is being considered for an expedited suspension vote requiring two-thirds of the House to support the legislation, the people said.

House Republicans have been mulling adding some pieces of their housing bill to the House's version of the National Defense Authorization Act, a must-pass defense spending bill that lawmakers will take up in the coming weeks, according to three people also granted anonymity.

...

The housing bill is also caught up in a debate over major cryptocurrency legislation that Senate Republicans hope to advance this month. Sen. John Kennedy (R-La.) — a key swing vote on the crypto bill — has previously expressed reservations about supporting the effort if the House does not act on the Senate’s housing bill, [as POLITICO first reported in March](#).

...

Jordain Carney and Meredith Lee Hill contributed to this report.

FILED UNDER:

- [HOUSING](#)
- [DONALD TRUMP](#)
- [HOUSING MARKET](#)
- [FINANCE & TAX](#)

-- --

Part II. From a blog post by the [Competitive Enterprise Institute](#) (CEI) at this [link here](#) provided by [MHProNews](#) under [fair use guidelines](#) for [media](#).

From the CEI *about us* page on their website is the following.

CEI’s mission is to reform America’s unaccountable regulatory state. We develop and advocate policies to eliminate harmful bureaucratic controls so people can live in a freer, healthier, and more prosperous nation.

CEI also said this on their about us page.

Founded in 1984, the Competitive Enterprise Institute is America’s leading advocate of regulatory reform on a wide range of policy issues. We fight for less regulation, more freedom, and fairness for all.

With that backdrop is the following from CEI.

Affordable manufactured housing versus unaffordable climate regulations

- [Ben Lieberman](#) • 05/05/2026
- [Environmental Housing Policy](#)

The Biden administration had a field day piling on one costly climate-related regulation after another, not knowing – or caring – that affordability would emerge as a much more

pressing concern for Americans than climate change ever was. But now, the Trump administration and Congress have the opportunity to undo these ill-advised rules that are driving up costs for everything from utility bills to cars and light bulbs. We have already seen some progress, but there is much more to do. Next on the list should be Department of Energy (DOE) regulations targeting manufactured housing.

The housing affordability challenges are real, and government is a big part of the problem. According to the National Association of Home Builders, regulations at all levels of government contribute to [25 percent of the cost](#) of a new single-family home. This includes a growing contribution from federal climate measures, such as those raising the price of [major home appliances](#) like air conditioners and furnaces. Worst of all are rules that make the most affordable homes less affordable, thus threatening the dream of homeownership for low-income and younger households. That is why the 2022 DOE energy efficiency rule for manufactured housing warrants a second look.

The DOE sets energy efficiency standards for manufactured housing. And, as with appliance standards, the agency has a knack for rules that raise up-front costs beyond what is likely to be recouped through energy savings. In this case, the agency admitted that the 2022 rule raised home prices [up to \\$4,500](#), though manufacturers fear higher costs will outweigh any energy savings.

For perspective, estimates suggest that every \$1,000 increase in a [median-priced home](#) disqualifies about 156,000 prospective homebuyers. And the effects may be more severe at the lower end of the home spectrum, including manufactured homes, which are the choice of the most price-sensitive buyers. Indeed, it is quite possible that the DOE rule alone is enough to place the dream of homeownership out of reach for hundreds of thousands of lower-income Americans.

As was often the case for the Biden DOE, climate change was a finger on the scale favoring its draconian energy limits on manufactured housing. In fact, the final rule mentions the social cost of carbon dioxide and other greenhouse gases a whopping 50 times. By the agency's own estimates, the rule's climate benefits fell short of the claimed consumer savings. Even so, they undoubtedly played a role in the agency's decision to adopt such stringent standards, despite their effect on prices.

Fortunately, the president and Congress have not ignored the regulatory plight facing manufactured homes and their prospective purchasers. President Trump's March executive order titled [Removing Regulatory Barriers to Affordable Home Construction](#), specifically mentions manufactured housing in its section urging regulatory reforms.

Both the House and Senate have [passed bills](#) addressing housing affordability, and both contain provisions specific to manufactured housing. Importantly, both bills eliminate the costly and unnecessary requirement that manufactured homes have a [steel chassis](#), however they also fell short of repealing the DOE rule.

A separate House-passed bill, [H.R. 5184](#), the Affordable HOMES Act, would have completely repealed the DOE rule, but it has not been taken up by the Senate. Total repeal deserves consideration if Congress is serious about addressing housing affordability.

-- --

Part III. An op-ed by Congressman Emanuel Cleaver (MO-D) From the [Hill](#) at this [link here](#) and provided by [MHProNews](#) under [fair use guidelines](#) for [media](#).

Delivering a bipartisan bill to solve America's housing crisis

by Rep. Emanuel Cleaver (D-Mo.), opinion contributor 05/05/26 02:00 PM ET

When Artemis II's Orion capsule spectacularly splashed into the warm waters of the Pacific Ocean, I, along with millions of our fellow Americans, felt a jolt of patriotic exuberance far too uncommon in these tribalistic times.

...

In our modern world of constant distraction and disparagement, it was a feat that, even if only for a brief moment, united the world in optimism. It reminded us of what can be achieved through collective action in service of a common goal.

...

As many Americans are aware, the U.S. is currently facing a national housing affordability crisis. This crisis is not liberal or conservative, urban or rural. It is affecting every American community.

In my hometown of Kansas City, Mo., there is a shortage of roughly [64,000 affordable housing units](#). Just 90 minutes down the highway in Marshall, Mo., a town of less than 14,000 faces a similar scarcity of housing. In both communities, families are struggling to keep up with rising housing costs due to a lack of development, forcing young adults to move back in with parents, saddling those who can afford to move out with increasingly unaffordable rents, and delaying the generational wealth that comes with homeownership.

It may be pollyannish to assume that a significant portion of the American population are pulling for the federal government, but I believe they want Congress to accomplish big things for the people they represent.

So, for the last 14 months, amid all the noise and chaos on Capitol Hill, a small group of lawmakers in the House of Representatives and the Senate have been quietly and deliberately advancing housing proposals that could amount to the most comprehensive and meaningful housing legislation in decades.

Day after day, we have hung our party hats outside of committee rooms and made the conscious decision to put the American people before our partisan politics, seeking common solutions to America's affordable housing crisis.

In 2026, here in the richest country in the world, experts estimate that the overall housing market is facing a shortage of millions of units. The bipartisan legislation we have crafted faces this economic emergency head-on with long-overdue reforms that will boost our national housing supply by focusing on supply-side solutions rather than polarizing demand-side mandates.

The [Housing for the 21st Century Act](#), led by Financial Services Chairman French Hill (R-Ark.), Ranking Member Maxine Waters (D-Calif.), Housing and Insurance Subcommittee Chairman Flood (R-Neb.), and me, is the culmination of years of work by dozens of lawmakers on both sides of the aisle. The package covers 200 pages and includes more than 40 bills, addressing the biggest hurdles to the development of affordable housing in communities nationwide.

Onerous and outdated regulations have driven up construction costs, so we've sought to cut through burdensome red tape that holds back development.

As the cost of home construction continues to rise, we've also included provisions that support the construction of new and innovative forms of housing, like manufactured, modular, and factory-built housing, that can improve construction efficiency while helping reduce overall costs.

We also recognize that many current programs were created decades ago to solve the challenges of a previous generation. That's why this legislation modernizes federal housing programs, like [HOME Investment Partnerships Program](#), by removing costly requirements and encouraging stronger public-private partnerships that will unleash housing development.

Experts indicate that, if passed and signed into law, this bill will immediately begin to address America's housing shortfall in communities across the country.

Between the House of Representatives' Housing for the 21st Century Act and the Senate's [21st Century ROAD to Housing Act](#), led by Banking Chairman Tim Scott (R-S.C.) and Ranking Member Elizabeth Warren (D-Mass.), we are 90 percent of the way there. ...

Thankfully, it doesn't take a rocket scientist to stick this landing. The difference between a historic success and a tragic failure will come down to lawmakers' ability to accept compromise.

But in Washington, there is a different kind of gravity; the heavy pull of politics that too often keeps even our best ideas from ever leaving the ground. We spend our days focused on what divides us and what we cannot do.

Artemis II proved that America still has a few more moonshots left in us. When we choose to care and care to act, we can do remarkable things. And when we choose to cooperate and collaborate, we can overpower the divisions that too often hold us back. For that magic minute, as Orion reentered Earth, we were all reminded of the collective pride and joy that comes from accomplishing great things together.

Surely, if those hardworking scientists can land a capsule the size of an RV, hurtling hundreds of thousands of miles through space, delicately into the Pacific Ocean, then we in Congress can move this desperately needed bill across the finish line and deliver affordable housing to the American people.

Emanuel Cleaver represents the 5th District of Missouri in Congress and is the ranking member of the Financial Services Subcommittee on Housing and Insurance.

-- --

Part IV. Additional Facts-Evidence-Analysis (FEA) from MHPProNews from sources as shown.

In no particular order of importance.

1. As [left-leaning Politico](#) said, there is a [bipartisan group of 76 lawmakers](#) that pushed House leadership to amend the "21st Century ROAD to Housing Act" by removing or modifying the "build to rent" (BTR) provision in the bill that President Trump is reportedly also opposing.

[caption id="attachment_231170" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/failing-younger-households-and-the-silver-tsunami-aarps-support-of-21st-century-road-to-housing-act-unpacked-artificially-constrained-housing-market-needs-free-market-friendly-reforms-fea/>[/caption]

2. CEI's point about the Trump EO has been previously reported below. Note that CEI's points are quite similar to the ones made by the Manufactured Housing Association for Regulatory Reform (MHARR).

[caption id="attachment_230037" align="aligncenter" width="600"]



<https://manufacturedhousingassociationregulatoryreform.org/mharr-intensifies-demand-for-repeal-of-doe-manufactured-housing-energy-regulations-based-on-new-executive-order/>

[caption id="attachment_229749" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/midterms-policy-moves-and-affordable-housing-could-executive-action-help-more-americans-achieve-homeownership-and-shift-democrat-vs-gop-midterm-election-momentum/>

MHARR criticized the DOE provision in the Senate bill saying it weakened the language in the House bill. Per CEI (see Part II):

A separate House-passed bill, [H.R. 5184](#), the Affordable HOMES Act, would have completely repealed the DOE rule, but it has not been taken up by the Senate. Total repeal deserves consideration if Congress is serious about addressing housing affordability.

3. [Left-leaning MSN](#) reported the following. The pull quotes below are from that article.

[Rising rents and inflation push more Americans into long-term renting](#)

Persistently high rents, inflation, and stagnant wages are pushing more Americans into long-term renting, with many abandoning traditional homeownership goals.

...

National rent climbs again, Harvard warns of widespread housing strain

Apartment List reported that the national median rent increased by 0.5% in April to \$1,370, marking the third consecutive monthly rise. Harvard's America's Rental Housing 2026 report found that 22.7 million households are moderately cost-burdened and 12.1 million are severely cost-burdened, spending over 30% and 50% of income on housing, respectively. The burden is increasingly affecting middle- and higher-income renters, with nearly half of those earning \$45K–\$75K now cost-burdened. Moneywise

...

U.S. worker earning \$64,505 in 2025 compared to the \$118,530 needed to afford an average home. This gap, combined with rising essential costs in housing and healthcare, is reducing savings and forcing households to devote more income to day-to-day expenses. Stacker +

1


4. According to the National Association of Home Builders in April 3, 2025.

The median household income for manufactured home residents is \$40,000, far below the \$85,000 median income for single-family householders.

So, potentially tens of millions of Americans may have the income needed to qualify (given that "U.S. worker earning \$64,505 in 2025") for buying a manufactured home, but don't have the income needed to qualify for a new conventional single-family house. Because an array of research demonstrates that manufactured housing has been appreciating at about

the same or even faster rate as conventional site-built housing, manufactured housing is the 'necessary ingredient' needed to make homeownership and intergenerational wealth possible.

[caption id="attachment_139762" align="aligncenter" width="606"]



HUD Secretary Ben Carson, M.D.
Credits: HUD/Flickr.


"Our nation's shortage of affordable housing is ultimately an issue of supply and demand. With millions of people in need, high demand is already guaranteed. That's why HUD has focused our strategy on increasing supply – namely, by promoting initiatives, programs, techniques, and technologies that produce more affordable homes.

Since the key constraint on supply is the cost of new construction and development, the solution to the problem is to change the cost side of the equation.

Manufactured housing has emerged out of the limestone and stepped into the limelight, to address precisely this need.

According to MHI reports, the average cost per square foot of a manufactured home is nearly half that of a site-built home – \$49 [dollars] per square foot, as opposed to \$107 [dollars]. These dramatic cost savings in construction enable responsible citizens to secure housing that may be considerably less expensive than renting or purchasing a site-built home.

And yet, even at this lower price, manufactured homes appreciate in value at a rate similar to site-built homes, according to the Federal Housing Finance Agency Housing Price Index. Sustainable homeownership is the number one builder of financial capital for most American families. For example, the average net worth of a renter is \$5,000 [dollars], while the average net worth of a homeowner is \$200,000 [dollars]. That's an extraordinary 40-fold difference. But with comparable home appreciation rates to site-built homes, manufactured homes exhibit their own extraordinary potential to be a wealth creation tool for ordinary, everyday American families."



See the last paragraph above that starts with the statement that manufactured homes appreciate in value at a rate similar to site-built home, according to the Federal Housing Finance Agency. Then HUD Secretary Ben Carson, M.D., quote is from the official comments as prepared, per the HUD website, on May 7, 2019. So, keep in mind that those costs per square foot for conventional housing and manufactured homes have risen since then. But the savings rate is about the same. [caption]

6.

7.