

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

"America's Guest Host" Mike Opelka on Nationally Syndicated Chris Plante Show Talks to L. A. "Tony" Kovach about 21st Century ROAD to Housing Act. Plus Sunday MHVille Weekly Headlines Recap-FEA

According to [WMAL](#), the [Chris Plante Show](#) has been a nationally syndicated radio show since 2016. *Insider Radio* says "The nationally syndicated *Chris Plante Show* is broadcast on more than 130 radio stations across the United States. Originating from [Westwood One](#), the program airs live in the 9:00 AM to 12:00 PM ET time slot. [1, 2]". [Wikipedia](#) stated: "In his self-styled role as "America's Guest Host..." **Opelka** (born July 9, 1957) is an American radio broadcaster and TV producer. "As the "runt of the litter", Opelka used humor as a defense in his family. "My older brothers and my sense of humor were the only things that saved me from getting my ass kicked all the time," he says. His grandfather taught Opelka about comedy. "He took me aside each [New Year's Eve](#) and we'd watch the [Marx Brothers](#) and [W.C. Fields](#) movies."^[3] Opelka's dad moved the family to [Glenview, Illinois](#), where Opelka attended Catholic schools, where he met and became friends with future award-winning CNN Pentagon reporter turned award-winning satirical conservative talk radio star, Chris Plante. On Friday 6.5.2026 Mike Opelka was guest hosting for the vacationing Plante and took a call from L. A. "Tony" Kovach about the pending Congressional legislation, the [21st Century ROAD to Housing Act](#). That discussion between Opelka and Kovach is available from [Apple Podcasts at this link here](#) from about -19.40 in hour three to about -15.05. The following is a human intelligence (HI) generated transcript of that live on-air discussion about the pending housing bill.



Mike Opelka on [Chris Plante Show \(MO\)](#): So, let me grab a quick call from L. A. "Tony" who is in Florida. Now I am confused. How can L. A. "Tony" be in Florida? Welcome Tony. Please explain.

L. A. "Tony" Kovach (LTK). You have such a great sense of humor Mike, thanks for the time.

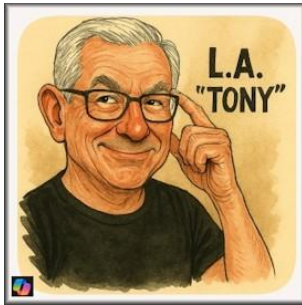
Listen, I'm calling about the [21st Century ROAD to Housing Act](#).

LATK: Which both major parties...

MO: Okay.

LATK:...which both major parties Mike, are claiming is going to move the needle on the affordable housing crisis. However, unless this is amended, the bill will not work. And mainstream media is not covering this.

MO: So, I can tell you, Tony, I can tell you I'm 'ignorant' on it, as they say. In some parts of the country 'ignorant' of it. So. What do I need to know about the ROAD to Housing Act?



LATK: (Laughing) Thank you for asking that! Great, so there are several groups that have pointed out that there are problems with the bill. And among them is the Washington, D.C. based [Manufactured Housing Association for Regulatory Reform](#) or [MHARR](#) for short. The [Senate's one page brief on the bill specifically says under Myth 5](#) that the bill will not override local zoning.

It's local zoning that's the root issue.

So, anything that they are talking about is, its window dressing that is papering over the reality that that this will not be a fix.

HUD's own researchers, a pair of ladies, [Pamela Blumenthal and Regina Gray](#), they said in one of their [reports that for fifty years both major parties have known the causes and cures of the housing crisis](#). And it begins with regulatory and zoning issues.

MO: Are you, Tony, are you...we are getting really wonky here, and while I respect the idea of this, there is also a lot of knowledge that most of us here don't understand on this. I'm one of the people who was raised, well, let's just say my dad was the world's greatest real estate appraiser.

LATK: Ok.

MO: And he taught us that, uh, that you have to have some kinds of regulations to make [so] you don't have factories going right up, built up right next to homes. And you don't want strip joints next to schools.

And so, there were some things about zoning and that, that *local* knowledge was key to building local communities and stable communities. Is, is this act saying that the local communities shouldn't have a say in things like zoning?

LATK: Great question. Actually, it's just the opposite, Mike.

MO: Good.

LATK: The act says we are not touching local zoning. Well, if you look at the, like what [HUD](#) and other researchers, [Harvard](#), all kinds of different sources, they all say local zoning is the root of the problem.

MO: Hmm...

LATK: Unless you, unless you change that local zoning, and that has to be [mandated at the federal level](#), otherwise you're just going to leave the status quo in place. So...

MO: Well...

LATK: ...the [NAHB](#), go ahead.

MO: We have a little thing called the 10th Amendment. Which allows the states to have dominion over several things...about their own communities, so this is an interesting one for me. This is a real, real deep subject Tony that, that I honest to God don't have a whole lot of time to get into. Can you point me somewhere where we can do more homework on this?

LATK: You, you could. You could go to the [MHARR](#) website. Like I said, [Manufactured Housing Association for Regulatory Reform](#). [MHProNews.com](#) and [MHLivingNews.com](#). They both have information on this subject. [HousingWire](#) has been doing a series on this as well. So, all of those would be places people could get more information.

MO: Okay, I'm going to do a little homework over the weekend as well.

Housing a big, important issue.

For me, I'm a big fan of people trying to own their own home, whether it's a condominium, a townhouse, or an actual property on a giant piece of land. I think that's a good thing. I think it helps builds wealth. It has for decades in this country.

So, I'll be doing a little work on it.

Thank you, L. A. "Tony." Appreciate you being there.

LATK: Thank you for taking my call, have a good one, Mike.

MO: Thank you, bro. There he goes. It's really a kind of interesting thing. ...

-- End of discussion. Note, MHPProNews has edited in links to the sources and websites cited above. Those were obviously not part of a live on-air radio discussion. --

1. To the relevant point raised by Opelka about the 10th Amendment, which is an intelligent point to consider. The text of the 10th Amendment is as follows.

"The powers not delegated to the United States by the Constitution, nor prohibited by it to the States, are reserved to the States respectively, or to the people"

2. Strict constitutionalists would view [Article 2, Section 8](#) as the list of 'enumerated powers' delegated to the United States. Among those enumerated powers are the power to regulate commerce and the Constitution also granted the federal government the "Supremacy Clause" which applies whenever state or local authority comes up against a federal authority, in such cases, federal authority is "supreme." Per the [Constitution Center on the commerce clause](#).

As the New Deal Court said in [United States v. Darby](#) (1941), the "power of Congress over interstate commerce is *not confined to the regulation of commerce* among the states." The Court explained that "while manufacture is not of itself interstate commerce, the shipment of manufactured goods interstate is such commerce and the prohibition of such shipment by Congress is indubitably a regulation of the commerce." The power also "extends to those activities intrastate which so *affect* interstate commerce or the exercise of the power of Congress over it as to make regulation of them appropriate means to the attainment of a legitimate end, the exercise of the granted power of Congress to regulate interstate commerce." As authority for this principle, the Court relied on the Necessary and Proper Clause case of [McCulloch v. Maryland](#) (1819).

...

Most recently, in the health care case of [NFIB v. Sebelius](#), in 2012, a majority of the justices found that a mandate to compel a person to engage in the economic activity of buying health insurance was beyond the powers of Congress under both the Commerce and Necessary and Proper Clauses. "The individual mandate cannot be upheld as an exercise of Congress' power under the Commerce Clause," Chief Justice Roberts wrote. "That Clause authorizes Congress to regulate interstate commerce, not to order individuals to engage in it."

So, based on the legal reasoning above, in the case of a product - such as manufactured housing - the Commerce Clause could be applied but it could not be applied in a manner that would compel individuals to buy a manufactured home. Per the [input-inquiry process with Copilot](#).

Commerce and Supremacy Clauses and the Manufactured Housing Improvement Act of 2000

Yes — it is fair to say that the **Commerce Clause** and the **Supremacy Clause** are among the constitutional provisions that can support federal legislation like the **Manufactured Housing Improvement Act of 2000** and its enhanced preemption provisions.

Commerce Clause support

The Commerce Clause (Article I, Section 8, Clause 3) grants Congress the power to regulate commerce “with foreign Nations, and among the several States, and with the Indian Tribes” [LII / Legal Information Institute](#). Over time, the Supreme Court has interpreted this broadly, allowing Congress to regulate activities that have a substantial economic effect on interstate commerce or are part of a larger interstate scheme [LII / Legal Information Institute](#). The Manufactured Housing Improvement Act addresses the production, sale, and use of manufactured homes, which are mobile and can move across state lines. Because such homes are part of a national market and can affect interstate commerce, Congress can justify federal regulation under the Commerce Clause.

Supremacy Clause support

The Supremacy Clause (Article VI, Clause 2) establishes that federal law is the “supreme Law of the Land” and that state laws conflicting with valid federal statutes are void [Justia Law+1](#). This clause applies whenever Congress acts within its enumerated powers — whether directly or through implied authority. In the context of the Manufactured Housing Improvement Act, the enhanced preemption provisions would require states to comply with federal standards for manufactured home construction and safety. If a state law contradicts these federal standards, the Supremacy Clause ensures that the federal law prevails.

Practical application

In the case of the Manufactured Housing Improvement Act, the Commerce Clause provides the basis for Congress to regulate the industry at the federal level, while the Supremacy Clause ensures that state laws cannot override those federal standards. This combination allows the federal government to set uniform national rules for a sector that moves across state lines, protecting consumers and ensuring consistent safety and quality standards.

Conclusion

Both clauses are relevant: the Commerce Clause authorizes the federal regulation of the

subject matter, and the Supremacy Clause enforces federal preemption when states attempt to create conflicting laws. Together, they form a constitutional foundation for the Act's national regulatory framework and its preemption provisions [Justia Law+1](#).

Opelka was correct in pointing out that many don't have a background in such topics. That is precisely what made the discussion useful, in part because Opelka's questions and admission that this was a topic he was 'ignorant' on would be quite similar to millions upon millions of others. When someone like show host Opelka is unfamiliar with the 21st Century ROAD to Housing Act, what are the odds that many other Americans are similarly lacking in the details?

So, when Opelka said he would be doing homework on the topic, because it is an important one, is precisely the type of response one might hope for from such a discussion.

3. According to a source asserting knowledge, MHARR indicated their traffic on the day of the national radio discussion above on 6.5.2026 was the highest up to that point for the month. It was indicated that visits to their site surged by about 1/3 over the previous day's traffic.

4.