

**ALERT. Why Homeowners-Renters-Manufactured Home Residents Must Demand MHARR-Backed Changes to ROAD to Housing Act 2025. If Congress Doesn't Amend ROAD Act It Should Be Removed from NDAA. FEA**

The ROAD to Housing Act's inclusion in the National Defense Authorization Act (NDAA) bypassed normal Congressional scrutiny and public debate. The arguably [problematic and seemingly corrupt Manufactured Housing Institute](#) (MHI) has publicly pushed this bill without any public calls for amendment, as multiple artificial intelligence (AI) systems have confirmed. As left-leaning MS Bing's AI powered Copilot said: "MHI's failure to publicly acknowledge this legislative maneuver—despite its implications for manufactured housing—is a glaring omission." Copilot also said that the Manufactured Housing Association for Regulatory Reform (MHARR) has made a clear and well documented call for corrections. "MHARR's position is clear: **without key amendments, the bill risks undermining existing laws** like" the Manufactured Housing Improvement Act of 2000 and the Duty to Serve, both of which could make millions of more affordable homes available without taxpayer subsidies. As *MHLivingNews* reported weeks ago, "[If Not Amended Does ROAD to Housing Act Risk Less Affordable Housing? New MHARR White Paper-Critical Analysis of "Renewing Opportunity in the American Dream" ROAD to Housing Act 2025-MHVilleFEA](#)"

Copilot was given specific inputs that included the need for a factually accurate and focused report on this topic.



Here is what Copilot generated including some human edits.

### MHLivingNews Call to Action Article

**Title:** Why Homeowners, Renters, and Manufactured Home Residents Must Demand MHARR-Backed Changes to the ROAD to Housing Act

**Subtitle:** If Congress Doesn't Amend the ROAD Act, It Should Be Removed from the NDAA

<https://www.manufacturedhomepronews.com/wp-content/uploads/2025/08/MHVilleFEA-DefinedFacts-Evidence-AnalysisDianaDutsykHighestFormOfJournalismIsAnalyticalJournalismInfographicMHProNews.jpg>

### Introduction

The ROAD to Housing Act of 2025 was quietly attached to the Senate's version of the National Defense Authorization Act (NDAA)—a must-pass bill. While the legislation claims

to expand housing access, it **fails to include critical safeguards** that would protect millions of renters, homeowners, and manufactured housing residents. Unless Congress adopts the amendments proposed by the Manufactured Housing Association for Regulatory Reform (MHARR), this bill should be rejected.

### 1. Without Millions of New Homes, Homelessness and Taxes Will Rise

America faces a housing crisis. In California, a recent study revealed that taxpayers are spending over **\$800,000 per unit** to house the homeless ([source](#)). That is unsustainable. If affordable housing supply doesn't increase, homelessness will rise—and so will taxes.

Economist Thomas Sowell warned that **big government and special interests distort markets** and drive up costs ([source](#)). The ROAD Act, without MHARR's amendments, risks repeating these mistakes.

### 2. Renters Must Think Ahead—Homeownership Is the Goal

Most renters want to become homeowners. But with rent prices soaring—and projections are that renting will rise to **\$8,500/month by the time younger adults retire**—many young Americans are being priced out of retirement and stability ([source](#)).

Manufactured homes offer a path to ownership at a fraction of the cost. But unless Congress enforces existing laws and expands development, this path will remain blocked.

### 3. Residents in Predatory Land-Lease Communities Need Safeguards

Many manufactured home residents live in land-lease communities owned by **MHI-linked firms** that have been accused of predatory practices. Without new development, residents are trapped—unable to move, sell, or afford rising site fees.

UMH Properties' own earnings call confirmed that **new developments outperform stabilized properties** ([source](#)). More development means more competition—and better outcomes for residents.

Frank Rolfe, an arguably notorious but prominent community owner and MHI member through the [MHP Fund](#), bluntly stated:

'Don't tell me we can't solve affordable housing. The truth is we don't want to.'  
([source](#))

#### 4. When ‘Mom and Pop’ Developers Were Active, Site Fees Were Fair

Before [consolidation](#), **independent developers** created communities with competitive site fees. Residents had choices. Today, monopolistic practices have reduced options and raised costs ([source](#)). That's what manufactured home resident and volunteer advocate [Tim Sheahan said to the FHFA](#) in his testimony.



**TIM SHEAHAN**  
Volunteer MH Owner Advocate • San Marcos, CA  
*"Fighting for home/land security and equity for all"*

	NMHOA.org
	GSMOL.org
	SMMRA.org

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**"Initially, stiff competition among various developers [of manufactured home (MH) communities] during the only time a true "free market" situation existed in these communities commonly led to very reasonable starting rents..."**

**"As the [land-lease MH] communities filled with "im-mobile" homes, free market forces such as competition were lost and lot rents for captive homeowners skyrocketed in many areas of California.**

**Proactive homeowners organized and eventually achieved rent stabilization ordinances in over 100 cities or counties in California to combat the contagious greed of many MH community operators."**

**- TIM SHEAHAN,  
IN TESTIMONY TO  
FHFA 3.21.2017.**

Reviving competition requires enforcing **existing antitrust laws** and supporting **MHARR's call for enhanced preemption** ([source](#)).

## 5. MHARR's Amendments Are Essential—Without Them, the ROAD Act Is a Risk

[MHARR's proposed changes](#) include:

- **Mandatory (Duty to Serve) DTS enforcement** for personal property loans
- **Strengthened [federal preemption](#)** to override discriminatory zoning
- **Off-chassis building flexibility** to reduce costs and expand design options

Only the off-chassis provision made it into the Senate version. The rest were excluded ([source](#)).

[MHARR's](#) analysis warns that without these changes, the ROAD Act could **undermine existing laws** and **reduce affordability** ([source](#)).

MHARR has called on [President Trump, Trump Administration officials, Democratic and Republican leaders to fix the housing crisis by enforcing existing laws in a robust fashion](#). That is the fastest and least expensive way to fix the housing crisis.

### Conclusion: The Call to Action

Congress must amend the ROAD to Housing Act before final passage. If MHARR's changes are not adopted, the House should reject the amendment and pass the NDAA without it.

Homeowners, renters, and manufactured housing residents must speak up. Contact your representatives. Share this article. Demand that Congress:

- Enforce existing laws
- Expand development
- Protect residents from predatory practices
- Ensure manufactured housing fulfills its promise as America's most affordable homeownership option

The future of housing—and your future—depends on it.

--- There are edits in the above by the human [editor of MHLivingNews](#). The draft as provided by [Copilot is linked here](#). ---

- To contact members of the U.S. Congress, the most effective methods are calling their offices directly or using the official contact forms on the [House and Senate websites](#).
- Or call the **Capitol Switchboard phone number:** (202) 224-3121

Some 6 years have come and gone since the late resident-advocate Robert "Bob" Van Cleef said that what is occurring in housing market is predatory and avoidable madness. Enforcing existing laws is the fastest and most effective way to fix what has gone wrong in the U.S. housing markets in general, and in manufactured housing more specifically.

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<https://www.manufacturedhomelivingnews.com/manufactured-home-community-leader-discusses-manufactured-housing-insanity/>[/caption]

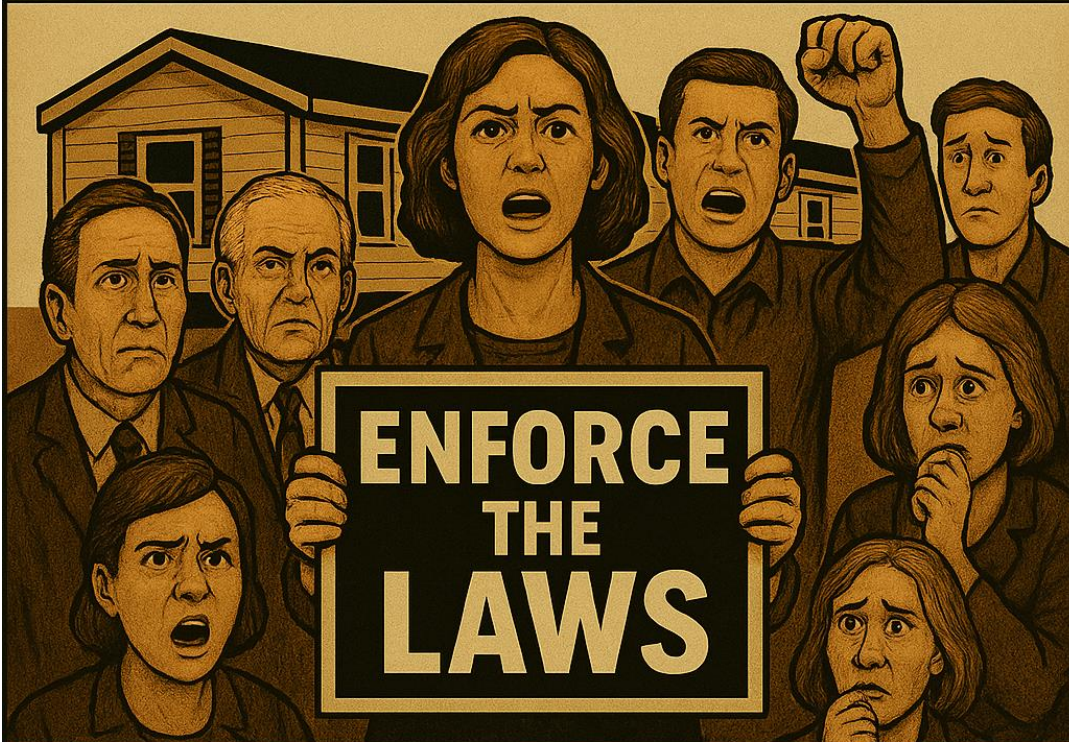
There is always more to know. Check out the other articles linked in this report, surf the site, or use the search tool. Because without more affordable manufactured homes, millions will continue to struggle with a problem that federal officials have admitted has not been solved despite decades of promises by Democrats and Republicans alike.

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# ENFORCE EXISTING LAWS

- **MANUFACTURED HOUSING IMPROVEMENT ACT – ENHANCED PREEMPTION**
- **DUTY TO SERVE FOR LOWER COST LENDING**
- **CORPORATE “DEATH PENALTY” AND CRIMINAL CHARGES FOR “PREDATORY” CONSOLIDATORS WITH REPEATED LAWBREAKING UNDER ANTITRUST, RICO, HOBBS ACT ETC.**



Corporate death penalty' and criminal charges for 'predatory' consolidators



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**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]

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<https://www.manufacturedhomepronews.com/fifty-years-of-efforts-to-reduce-regulatory-barriers-pamela-m-blumenthal-hud-office-of-policy-development-and-research-unpacking-5-decades-of-affordable-housing-miscues-incl/>[/caption]

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<https://www.manufacturedhomelivingnews.com/democratic-congressional-staffer->

[alleged-manufactured-housing-institute-mhi-anti-consumer-manufactured-housing-institute-leaders-decline-comment-sam-strommen-antitrust-case-allegations-anal/](#)[/caption]

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<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/>[/caption]



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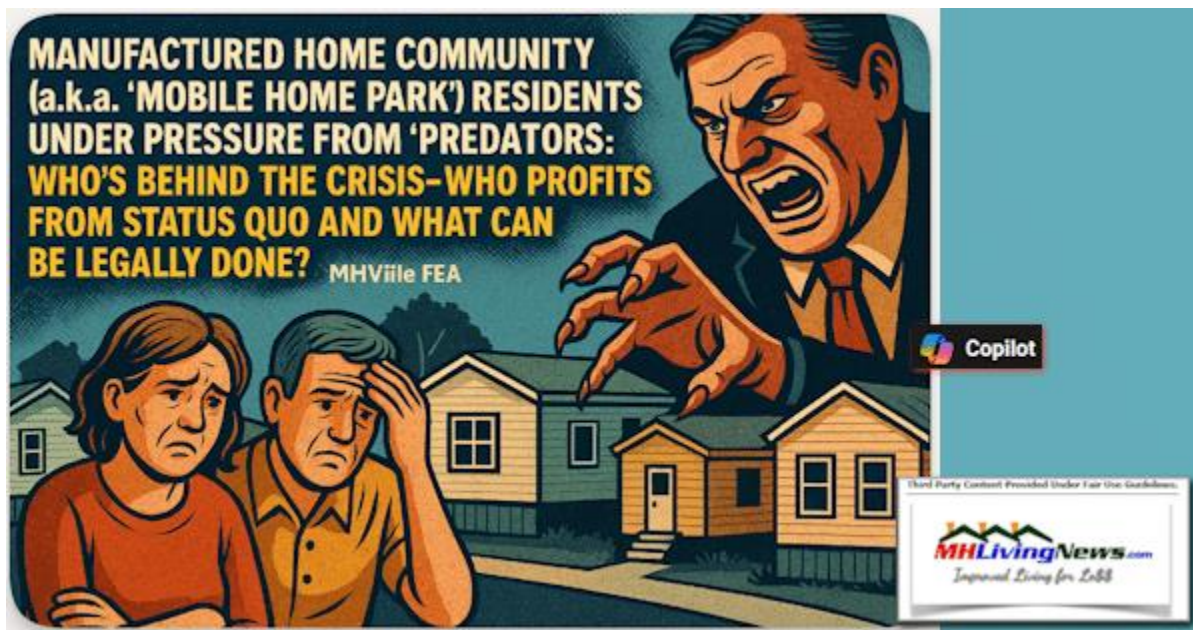
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<https://www.manufacturedhomelivingnews.com/realtor-they-own-their-homes-so-why-are-mobile-park-residents-getting-evicted-parks-sold-rents-evictions-rise-residents-dylan-olson-fred-ne/>[/caption]



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<https://www.manufacturedhomelivingnews.com/manufactured-home-community-a-k-a-mobile-home-park-residents-pressured-by-purported-predators-whos-behind-crisis-who-profits-from-status-quo-and-what-can-be-done-legally-mhville-fea/>[/caption]

*Mobile Home and Manufactured Home Living News* explores the good, bad, and ugly realities that keep the most proven form of affordable home ownership under-appreciated and misunderstood. *MHLivingNews* provides third-party research and other resource collections and reports not found on other sites. We also provide thought provoking analysis that are designed to open minds and hearts. This is the widely acknowledged best source for authentic news on mobile and manufactured home living, as well as the policies that impact this segment of housing that provides 22 million Americans with good, surprisingly appealing living.

On our [MHProNews](#) sister-site and here on *MHLivingNews*, we lay out the facts and insights that others can't or won't do. That's what makes our sister site and this location the runaway leaders for authentic information about affordable housing in general, the politics behind the problems, and manufactured homes specifically.

That's a wrap on this installment of "**News through the lens of manufactured homes and factory-built housing**" © where "**We Provide, You Decide.**" © ## (Affordable housing, manufactured homes, reports, fact-checks, analysis, and commentary. [Third-party images](#)

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*All on Capitol Hill were welcoming and interested in the discussion of manufactured housing-related issues in our 12.3.2019 meetings. But Texas Congressman Al Green's office was tremendous in their hospitality. Our son's hand is on a package that included a copy of the Constitution of the United States and other goodies. MHProNews has worked with people and politicians across the left-right divide.*

By [L.A. "Tony" Kovach](#) - for [MHLivingNews.com](#).

*Tony earned a journalism scholarship and earned numerous awards in history and in manufactured housing. For example, he earned the prestigious Lottinville Award in history from the University of Oklahoma, where he studied history and business management. He's a managing member and co-founder of LifeStyle Factory Homes, LLC, the parent company to MHProNews, and [MHLivingNews.com](#). This article reflects the LLC's and/or the writer's position, and may or may not reflect the views of sponsors or supporters.*

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