



TARK Article on affordable housing crisis via the Patch at this [link here](#) or shown below. His op-ed is about 1100 words.

Aug 28, 2024 at 12:31 am ET

<https://patch.com/florida/lakeland/tark-i-m-teen-know-solution-affordable-housing-crisis>

TARK-‘I’m a Teen and Know the Solution to Affordable Housing Crisis’

Reading, go to Washington D.C., meet with public officials, attend events, go to your local district Congressional office, you learn stuff.

Figuring out the solution to the U.S. affordable housing crisis isn’t rocket science, nor does it require any sort of higher education degree. To deal with any shortage, one needs to produce more of what is in low supply.

This issue is not new. Two HUD Policy Development and Research (PD&R) professionals, Pamela Blumenthal (Ph.D., J.D.) and Regina C. Gray, Director, Affordable Housing Research and Technology Division jointly published the following remarks on the [HUD website](#).

- “The United States needs more housing, and more varied types of housing, to meet households’ needs throughout the country.”
- “The consequences of inadequate supply are higher housing costs for both renting and buying a home. [More than 37 million renter and owner households](#) spent more than 30 percent of their income for housing in 2019.”
- “Without significant new supply, cost burdens are likely to increase as current home prices reach all-time highs...”

The above is sufficient foundation for the following.

- "Right now, in almost no market in this country, can a [conventional] homebuilder build a house that is affordable for a first-time homebuyer," prior National Association of Home

Builders CEO Jerry Howard said on [Fox Business](#). "We can't do it. The costs that are on us make it impossible."

With Howard's thoughts in mind, back to Blumenthal and [Gray](#).

- "The regulatory environment — federal, state, and local — that contributes to the extensive mismatch between supply and need has worsened over time."
- "Federally sponsored commissions, task forces, and councils under both Democratic and Republican administrations have examined the effects of land use regulations on affordable housing for [more than 50 years](#)."
- "Numerous [studies](#) find land use regulations that limit the number of new units that can be built or impose significant costs on development through fees and long approval processes drive up housing costs."
- "[Research](#) indicates higher housing costs also drive up program costs for federal assistance, reducing the funds available to serve additional households."

Before we continue, what is affordable housing? HUD defines it as follows.

- "Affordable housing is generally defined as housing on which the occupant is paying no more than 30 percent of gross income for housing costs, including utilities."

According to the U.S. [Census Bureau](#) in: "...2022, show that before taxes, median household income declined 2.3% to \$74,580..."

Bethany Blankley reported in "[Inflation woes: Home buyers need 80% more income to buy than 4 years ago](#)." Several news sources that span the left-right divide picked that troubling topic up.

Applying the [math found here](#), less the cost for utilities, the affordable payment for the "median" income of \$74,580 for a mortgage or rental should be \$1,435.16 monthly.

This explains why NAHB's Howard said conventional builders "can't" build a home for a first-time homebuyer. Blankley, citing Zillow's research, said: "Home shoppers today need to make more than \$106,000 to comfortably afford a home..."

What, then, is the solution? Building more McMansions or high-cost apartments are obviously not the solution.

What have we done to have a steady supply of the majority of everyday products such as cars, computers, and furniture? They are all made in factories.

With these things mass-produced, the [same must logically be possible for homes, leading to lower costs for housing](#).

This is not pure speculation, as homes have been produced in this fashion since before June 15th of 1976, which is when HUD established the start date for the [Manufactured Housing Construction and Safety Standards](#), usually called the HUD Code. Furthermore, these homes cost [nearly half the price per square foot compared to conventional housing](#).

The problem, as many realize, is [that local zoning boards](#) often zone out those affordable manufactured homes.

By a widely bipartisan vote, [Congress enacted the Manufactured Housing Improvement Act of 2000](#) (MHIA or 2000 Reform Law). The 2000 Reform Law provided consumer safeguards for manufactured home buyers often superior to what buyers of more costly conventional housing buyers are provided.

Per [GovInfo.gov](#), the MHIA stated:

“Congress finds that—

- (1) manufactured housing plays a vital role in meeting the housing needs of the Nation; and
- (2) manufactured homes provide a significant resource for affordable homeownership and rental housing accessible to all Americans.”

The MHIA increased HUD’s ability to enforce the federal construction standards they administered via what is commonly called “[enhanced preemption](#)” which [stated the following](#).

“Federal preemption...shall be broadly and liberally construed to ensure that disparate State or local requirements or standards do not affect...Federal superintendence of the manufactured housing industry as established by this title.”

Unfortunately, HUD has failed to routinely enforce that “enhanced preemption” provision. Congress investigated the purported failures to implement the MHIA in hearings held in [2011](#) and [2012](#). Those hearings included remarks like what manufactured home builder John Bostick said (shown below) on behalf of the [Manufactured Housing Association for Regulatory Reform](#), confirming that federal “[enhanced preemption](#)” was rarely rather than routinely enforced.

[Bostick explained](#): “Congress in that law not only acknowledged the importance of the affordability of manufactured homes...but also enacted specific reforms to the HUD Manufactured Housing Programs designed to end past abuses and transform the program into a housing program that would ensure equal treatment in the role of manufactured housing for all purposes within HUD and elsewhere.”

“...Congress needs to send HUD a clear and unmistakable message that the 2000 law means what it says and that HUD must change course and implement the law in accordance with the expressed terms in its full intent and purpose. The 2000 law is not in need of change. [It is HUD’s implementation of that law which has to change.](#)”

While estimates differ widely, common figures for the housing shortage ranges from 6 to 10 million units. Conventional builders can’t keep up with that need and can’t build a house for the price points needed to be affordable.

What is necessary is factory-building, and more specifically, millions of more manufactured homes. While [Freddie Mac said that most Americans would consider a manufactured home](#), even those who want a conventional house would benefit, because more supply mitigates housing costs.

To review, politicians have been telling voters for 50 years about ‘solutions’ and ‘plans.’ It is campaign season, and they are at it again. A [bipartisan Congress passed a law approaching a quarter of a century ago that studied these issues and determined that manufactured housing was necessary to solve the housing crisis](#). The [mantra for advocates](#) and the solution should be simple. Enforce existing law. ##

Tamas Adrian Reza Kovach (TARK), Winter Haven, FL. I grew up in a household where [my parents and I have been involved in the manufactured home industry and trade media](#). My father has reviewed this, he's [L. A. "Tony" Kovach](#), publisher and co-founder of [MHProNews.com](#) and [MHLivingNews.com](#).