

MEMORANDUM

To: Members of the Committee on Financial Services

From: Committee Majority Staff

Date: May 9, 2025

Subject: May 14, 2025, Housing and Insurance Subcommittee Hearing: “Expanding Choice and Increasing Supply: Housing Innovation in America”

On Wednesday, May 14, 2025, at 10:00 a.m. EDT, the Subcommittee on Housing and Insurance will hold a hearing in Room 2128 of the Rayburn House Office Building titled “Expanding Choice and Increasing Supply: Housing Innovation in America.” The following witnesses will testify:

- **Mr. Bill Boor**, President & CEO, Cavco Industries, and Chairman, Manufactured Housing Institute
- **Mr. Eric Schaefer**, Chief Business Development Officer, Fading West
- **Dr. Andrew P. McCoy, Ph.D.**, Director of the Virginia Center for Housing Research (VCHR), Professor in the Department of Building Construction, and Associate Director of the Myers-Lawson School of Construction (MLSoC) at Virginia Tech
- **Mr. Colten Lewis Fleu**, Senior Attorney, Mountain State Justice, Inc.

The Committee will examine how to expand consumer choice and existing supply through the use of innovative housing solutions. These solutions – which include innovative construction methods such as manufactured housing, modular construction, and 3-D printed housing – offer promising, lower-cost alternatives for consumers using modern technology and production techniques. Expanded use of these innovative housing solutions can help reduce the housing supply gap in America by providing additional housing options in the moderate-income price range.

However, some challenges persist in the greater use and acceptance of these innovative products, including outdated regulations, land use restrictions, and other financing barriers. The Committee will hear testimony from industry and policy experts to identify those regulatory and market hurdles and explore policy solutions to encourage expanded use of innovation in meeting our housing supply needs.

Attached Legislation

1. **H.R. _____**, *a bill to require approval from the Secretary of Housing and Urban Development for any Federal manufactured home and safety standards, and for other*

purposes (Flood): This discussion draft establishes that the Secretary of Housing and Urban Development has the primary federal authority to establish manufactured home construction and safety standards regarding the construction, design, energy efficiency, and performance of a manufactured home. Furthermore, it would require that any federal agency seeking to establish a different construction and safety standard regarding federal manufactured homes must first receive approval from the Secretary, who may reject such standard if it would significantly increase the cost of producing manufactured homes.

2. **H.R. _____, *the Expansion of Attainable Homeownership Through Manufactured Housing Act of 2025 (Rose)***: Similar to H.R. 5198 in the 118th Congress, this discussion draft would amend the definition of “manufactured home” in the *National Manufactured Housing Construction and Safety Standards Act of 1974* by striking a requirement that it be built on a permanent chassis.