

“Affordable HOMES Act” Would Raise Families’ Bills

JANUARY 2026

H.R. 5184 (Houchin) would revoke DOE energy efficiency standards for new manufactured homes. It would leave in place only outdated 1994 codes that allow manufacturers to cut corners on insulation and air sealing—causing high utility bills.

Energy bills are a significant expense for families living in manufactured housing, sometimes known as mobile homes. These homes are often far less efficient than site-built or modular homes, as they are exempted from state or local energy codes. Their high energy costs can force many low-income residents to cut back on or even forgo necessities such as food or medicine.

The U.S. Department of Housing and Urban Development (HUD) set weak energy standards for the homes and has not updated them since 1994. Congress passed a bipartisan law in 2007 directing the U.S. Department of Energy (DOE) to set new protective standards. DOE issued standards in 2022 that will require more insulation and reduce air leaks, but they have been postponed from taking effect.

H.R. 5184 would revoke these standards and prohibit DOE from setting revised ones. This would leave only HUD’s minimal standards, set more than 30 years ago.

H.R. 5184 would raise costs, add strain on electric grid

Hurts affordability. H.R. 5184 would raise the total cost of owning a manufactured home by significantly raising energy bills. The next page contains more detailed figures.

For single-wide homes, it would:

**Raise average annual energy bills
\$177**

For double-wide homes, it would:

**Raise average annual energy bills
\$475**

Strains the power grid. Undoing the standards would place additional strain on the power grid at a time when growth in data centers and domestic manufacturing is increasing electricity demand in many regions and driving up residential home energy bills. Poorly insulated manufactured homes with inefficient cooling or heating systems can add significant load to the electric grid precisely when it is strained on hot or cold days.

Makes homes more uncomfortable and unhealthy. Thicker insulation and better air sealing required by the standards make it easier for residents to keep their homes warm in the winter and cool in the summer, reduce asthma and sources of mold, and help homes retain safer temperatures in power outages.

Increases air and climate pollution. DOE’s standards will reduce harmful pollution from manufactured homes and power plants serving them. By undoing the standards, the bill would increase air pollution that contributes to respiratory diseases, cancer, heart attacks, and premature death. It would also increase climate-warming pollution, cumulatively adding an estimated 80 million metric tons of carbon emissions—equivalent to the annual emissions from 10 million homes.

The American Council for an Energy-Efficient Economy (ACEEE), a nonprofit research organization, develops policies to reduce energy waste and combat climate change. Its independent analysis advances investments, programs, and behaviors that use energy more effectively and help build an equitable clean energy future.

The bill goes beyond Trump’s rollback effort

Trump’s DOE [solicited comments](#) in September to “facilitate the Department’s ongoing effort to roll back unnecessary regulations on the manufactured housing market.” While the Trump administration may attempt to use rulemaking to weaken or cancel the DOE standards, H.R. 5184 would cancel the standards immediately and strip DOE of the authority to ever set standards for the homes again.

Efficient manufactured homes are proven sellers

Building manufactured homes that are at least as efficient as the 2022 standards is already proven in the market, with tens of thousands [built](#) in 2024 alone. The largest manufacturer in the United States today builds 100% of its homes to *higher* efficiency levels than the 2022 standards.

While efficiency is popular with buyers, other factors are restricting the manufactured housing market. Researchers at the [Urban Institute](#) and [Center for American Progress](#) have pointed to barriers including zoning restrictions (which can prohibit manufactured homes) and severely limited financing options as key constraints that policymakers could address to help increase the supply of these homes.

Affordable housing supporters back the 2022 standards

The Next Step Network, which promotes expanded use of factory-built homes to address housing affordability, [says](#) the 2022 standards should be implemented and that “if manufactured homes are to remain a viable, affordable housing solution ... they must meet efficiency standards comparable to other housing choice options.” Enterprise, a nonprofit developer and investor in affordable housing, [adds](#) that for low-income buyers, the standards “directly improve housing affordability and stability.”

Detailed savings data for 2022 standards

The following table shows the per-household savings and costs for owners of new manufactured homes if the 2022 standards are preserved and implemented (compared to the HUD standard):

	Net Lifetime Savings	First Year Energy Savings	First Year Added Loan and Tax Payments	First Year Net Operating Savings	Added Construction Cost	Break-Even Point (Years)
<i>Tier 1 (Single-Wide)</i>	<i>1,594</i>	<i>177</i>	<i>67</i>	<i>110</i>	<i>660</i>	<i>0.8</i>
Climate Zone 1	1,020	132	64	68	627	1.3
Climate Zone 2	1,123	140	64	76	627	1.1
Climate Zone 3	2,565	252	73	179	719	0.6
<i>Tier 2 (Double-Wide)</i>	<i>3,573</i>	<i>475</i>	<i>256</i>	<i>219</i>	<i>4,222</i>	<i>4.6</i>
Climate Zone 1	3,698	485	250	235	4,131	4.2
Climate Zone 2	3,060	462	269	193	4,438	5.5
Climate Zone 3	3,960	477	249	228	4,111	4.3

Figures in black from DOE 2022 standards and Technical Support Document. DOE analysis assumed use of chattel loans for Tier 1 and a mix of financing choices for Tier 2. Figures in gray calculated by ACEEE based on DOE’s financing assumptions. Climate Zone 1 is in the South, 3 in the North. Break-even point reflects the time when monthly net savings pay back the added initial down payment, taxes, and fees.