

119TH CONGRESS
2D SESSION

S. 5020

To require a study on manufactured homes in areas at high risk of natural hazards and weather extremes.

IN THE SENATE OF THE UNITED STATES

JULY 16, 2026

Mr. PADILLA (for himself and Mr. CASSIDY) introduced the following bill; which was read twice and referred to the Committee on Banking, Housing, and Urban Affairs

A BILL

To require a study on manufactured homes in areas at high risk of natural hazards and weather extremes.

1 *Be it enacted by the Senate and House of Representa-*
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “Improving Housing
5 Performance Act”.

6 **SEC. 2. STUDY ON MANUFACTURED HOMES IN AREAS AT**
7 **HIGH-RISK OF NATURAL HAZARDS AND**
8 **WEATHER EXTREMES.**

9 (a) DEFINITIONS.—In this section:

1 (1) HIGH RISK AREAS.—The term “high risk
2 areas” means geographic locations that are suscep-
3 tible to heightened frequency of natural hazards and
4 extreme weather events, including floods, wildfires,
5 tropical storms and hurricanes, tornadoes, earth-
6 quakes, and extreme heat.

7 (2) MANUFACTURED HOME.—The term “manu-
8 factured home” has the meaning given the term in
9 section 603 of the National Manufactured Housing
10 Construction and Safety Standards Act of 1974 (42
11 U.S.C. 5402).

12 (3) PERFORMANCE.—The term “performance”,
13 with respect to a manufactured home, means the
14 ability of a manufactured home to keep individuals
15 safe and to reasonably withstand natural hazards
16 and weather events, including floods, wildfires, trop-
17 ical storms and hurricanes, tornadoes, earthquakes,
18 and extreme heat, over time.

19 (4) SECRETARY.—The term “Secretary” means
20 the Secretary of Housing and Urban Development.

21 (5) STANDARDS.—The term “Standards”
22 means the Federal Manufactured Home Construc-
23 tion and Safety Standards established under section
24 604 of the National Manufactured Housing Con-
25 struction and Safety Standards Act of 1974 (42

1 U.S.C. 5403), as in effect on the date of enactment
2 of this Act.

3 (b) STUDY REQUIRED.—Not later than 90 days after
4 the date of enactment of this Act, the Secretary shall com-
5 mission an independent, third-party study in accordance
6 with subsection (d)(2) that—

7 (1) shall be made available in accordance with
8 subsection (d); and

9 (2) evaluates data and other evidence about the
10 performance of manufactured homes that are—

11 (A) built and installed in accordance with
12 the Standards; and

13 (B) located in high risk areas.

14 (c) RESEARCH OBJECTIVES.—The study required
15 under subsection (b), and the report required under sub-
16 section (d), shall—

17 (1) make recommendations on how to improve
18 the Standards that shall inform future updates to
19 the Standards considered by the Manufactured
20 Housing Consensus Committee established under
21 section 604(a)(3) of the National Manufactured
22 Housing Construction and Safety Standards Act of
23 1974 (42 U.S.C. 5403(a)(3)) and adopted by the
24 Secretary; and

25 (2) include substantive sections relating to—

1 (A) establishing clear, data-driven criteria
2 for identifying high risk areas;

3 (B) an evaluation of the best available data
4 and other evidence about the performance of
5 modern manufactured homes in high risk areas,
6 and the identification of improvements to the
7 Standards, building materials, and design, con-
8 struction, and safety standards that could im-
9 prove manufactured home performance;

10 (C) an evaluation of the best available data
11 and other evidence about the performance of
12 manufactured homes in high risk areas based
13 on the requirements of the Standards regarding
14 installation of such homes, and the identifica-
15 tion of potential updates to installation-related
16 Standards that could improve performance;

17 (D) the effects that improved building ma-
18 terials and design, construction, and safety
19 standards, respectively, are expected to have on
20 the cost and affordability of developing and liv-
21 ing in manufactured homes in high risk areas,
22 to the extent that industry is already developing
23 manufactured homes with such improvements;

24 (E) the extent to which the manufactured
25 home industry is already developing manufac-

1 tured homes to performance standards that ex-
2 ceed—

3 (i) the Standards; and

4 (ii) the improvements recommended
5 under subparagraph (B); and

6 (F) the identification of deficiencies in
7 data available as of the date of the report re-
8 garding the performance of manufactured
9 homes in high risk areas.

10 (d) REPORT TO CONGRESS.—

11 (1) IN GENERAL.—Not later than 180 days
12 after the date of enactment of this Act, the Sec-
13 retary shall submit to the Committee on Banking,
14 Housing, and Urban Affairs of the Senate and the
15 Committee on Financial Services of the House of
16 Representatives, and make publicly and permanently
17 available on the website of the Department of Hous-
18 ing and Urban Development, a report that in-
19 cludes—

20 (A) findings from the study required under
21 subsection (b);

22 (B) recommendations for legislative or reg-
23 ulatory changes to improve the performance of
24 manufactured homes, including estimated im-
25 plementation timeframes;

1 (C) an analysis of the effects of imple-
2 menting the recommendations described in sub-
3 paragraph (B) on the overall performance and
4 affordability, respectively, of manufactured
5 homes, including the upfront costs to produce
6 and install the manufactured homes, as well as
7 the long-term costs of owning, renting, or oper-
8 ating the manufactured homes in high risk
9 areas; and

10 (D) a strategy for improving data collec-
11 tion on manufactured home performance during
12 and after natural hazards and extreme weather
13 events.

14 (2) COMMISSION AND PREPARATION OF RE-
15 PORT.—The report required under paragraph (1)
16 shall be prepared by not less than 1 independent and
17 non-partisan research organization with expertise in
18 the performance of manufactured homes and the
19 Standards relating to natural hazards and extreme
20 weather events.

○