

EW RISINGER

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Week 22

Housing Stabilization and Construction

"4.7 million units short. Build them."

1. The Problem

The United States is 4.7 million housing units short — confirmed from Zillow analysis of U.S. Census Bureau data published July 15, 2026. Rents have increased 30% since 2020. First-time homeownership is at historic lows. Zoning laws in most American cities make it illegal to build the housing that would solve the shortage. The federal government sits on millions of acres of underutilized land it could build on and has not. The average site-built home costs \$415,000 — priced out of reach for the working Americans who need it most.

2. The Governing Principle

4.7 million units short. Build them. The supply shortage is the problem. The federal government uses its land, its financing authority, its purchasing power, and its own manufacturing capacity to create the supply the private market cannot build fast enough. The Federal Standard Home is 1,500 square feet, single story, 3 bedroom, 2 bath, kitchen, dining room, and laundry room on a 50x100 foot lot — built in a federally owned panel factory and assembled on site in days, not months.

3. The Specific Policy

I. The Federal Standard Home

- **Federal Standard Home specification:** 1,500 square feet, single story. 3 bedrooms, 2 full bathrooms. Open kitchen and dining room. Dedicated laundry room. No garage — reduces cost and footprint. 50-foot by 100-foot lot — 5,000 square feet total. House footprint approximately 30 feet by 50 feet, fitting the lot with standard front, rear, and side setbacks and a usable backyard. The specification is designed for urban infill, suburban development, and rural builds equally — one standard home, deployable anywhere.

- **Target build cost:** \$120,000-160,000 per completed unit including lot, foundation, panels, assembly, mechanical, electrical, plumbing, and finish work — well below the current \$415,000

national average for site-built homes. The cost reduction comes from three sources: federal land at below-market rates eliminating land acquisition cost; panelized wall construction eliminating most on-site framing labor; and federal buying power on materials at volume that no private developer can match.

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- **Accessible design standard built in:** universal design requirements from Week 29 disability reform are standard in every federal home — wider doorways, accessible bathroom layout, and single-story construction that requires no stairs. The federal standard home is accessible by design, not by retrofit.

II. Federal Panel Manufacturing Initiative

- **How the panel factory works:** pre-cut studs, plates, and headers are loaded into precision jigs that hold every component in its exact position. Automated nail gun gantries traverse the jig and drive every fastener in a single pass. The panel moves down the line to automated sheathing application, house wrap, and rough-in work. Every panel exits the factory built to tolerance, numbered, and ready to stand. Factory capital cost per facility: approximately \$10-20 million.

- **Four standard wall panel types cover the entire Federal Standard Home:** exterior wall panels, interior partition panels, wet wall panels with plumbing rough-in chases, and window and door panels with rough openings framed at the factory. The factory runs these four panel types every day.

- **Factory placement near major metropolitan areas:** wall panels are bulky — each factory serves approximately a 150-mile radius. A factory near Chicago serves Chicago, Milwaukee, and surrounding regions. Factory placement is determined by housing shortage data and building program volume.

- **On-site assembly time:** a crew of 8-10 workers assembles the full exterior and interior wall system of a Federal Standard Home in 2-3 days. Traditional stick framing takes 3-4 weeks. The compression frees the crew to move to the next site faster, multiplying throughput.

- **Week 12 Career Incentive Program factory worker track:** factory panel workers train in weeks, not years. Consistent indoor employment year-round — no weather delays. The factory creates good manufacturing jobs in the metropolitan areas where the housing shortage is worst.

III. Federal Land, Financing, and Zoning Reform

- **Federal land for housing construction:** BLM and other federal agencies identify underutilized federal land within or adjacent to metropolitan areas. Land transferred or long-term leased to

qualified housing developers at below-market rates conditioned on Federal Standard Home affordability requirements.

- **Zoning reform incentive — federal funding conditioned on density:** communities that receive federal housing and transportation funding must permit by-right construction of the Federal Standard Home on 50x100 lots within a defined distance of transit stops and employment centers. Not a mandate — a condition on federal funding.

- **Federal construction financing at Treasury rate plus 1%:** construction financing for qualified affordable housing developers at Treasury rate plus 1%. The financing cost is the largest barrier to affordable housing construction in high-cost markets.

- **Manufactured housing modernization:** manufactured homes built to HUD code average \$125,000 versus \$415,000 site-built homes.

Reform:

update HUD standards to modern energy

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efficiency and safety requirements; require Fannie Mae and Freddie Mac to purchase manufactured home loans on equal terms with site-built home loans.

- **Week 19 prison construction workforce connection:** Week 19 construction trades training in federal prisons feeds directly into the Federal Standard Home assembly workforce.

- **Eviction protection — right to cure for first-time nonpayment:** a tenant who has never previously been evicted and is facing eviction for nonpayment of rent receives a mandatory 30-day right to cure. One missed payment in a difficult month should not permanently damage a rental record.

4. Estimated Cost

Federal panel factory network — 20 facilities at \$10-20 million each: \$200-400 million total capital investment serving approximately 20 major metropolitan areas. Each factory produces enough panels for 800-1,200 homes per year. 20 factories: 16,000-24,000 federally panelized homes per year at full operation. Federal Standard Home build cost target: \$120,000-160,000 per completed unit. Federal construction financing program: \$20-40 billion per year in federal loan commitments — loans repaid with interest, not grants. Total federal investment: \$25-50 billion per year. Housing shortage baseline: 4.7 million units per Zillow/U.S. Census analysis, July 2026. Source: Zillow Research, July 15, 2026.

5. Year 1 Implementation and Measurable Result

Year 1 measurable result: Federal Standard Home specification published within 30 days; first 5 federal panel factory sites selected and construction contracted within 180 days; federal land inventory for housing suitability completed within 90 days; first 50,000 units of federally financed affordable housing under active construction by end of Year 1; zoning reform funding condition published in federal housing grant requirements within 60 days; manufactured housing GSE purchase parity rule published within 180 days. Baseline: 4.7 million unit housing deficit per Zillow/Census Bureau data July 2026.