

RCII-11 Comments
Recommendation 11
Low income and rental housing energy efficiency programs

You have two different subjects here. I can support one but not the other

The economic impacts of any legislation must be determined and be a part of the decision.

Government meddling/incentives rarely result in progress. Montana should be working to remove barriers to progress not impeding them by adding bureaucracy that adds no value to the end product. Furthermore, this report was based on a politically correct directive which assumes there is a man-made climate crisis. While this assumption has the backing of the media and politicians it has little support from the scientific community. Hence the reporting by the media of the relative minority that support the theory.

I like the incentives idea, but replacing "inefficient manufactured housing" doesn't sound good, unless strong incentives or subsidizing cost of replacements are included.
need special funds to support

This is a great idea, but who's going to foot the bill? The idea of replacing all of the inefficient manufactured housing in Montana is ludicrous. Perhaps we can just let the poor people move into the guest rooms of the environmentally conscious wealthy people.

The basic problem with this sort of program has been that it tends to eliminate low cost housing that primarily is occupied by low income persons. Any replacement or improvement tends to make the housing even more expensive and increases the budgetary problems of low income persons. I know where of I speak on this, I have been forced to move on more than one occasion in my life, where a landlord did needed improvements, then promptly increased the rent to recover the money spent.

Why limit to low income?? Any energy saved is a plus. And a house that is made energy efficient by a landlord may become someone's home when it is sold.

Who is going to pay for this "replacement"?

There should be a cost/benefit analysis required.

The benefits do not justify the costs using sound science. More taxes, regulations and red tape is not what will help Montana.

Most low income housing is old and poorly built. This will require a major infusion of public dollars.

Improved property costs more, and some people can't afford it. Who will pay for the replacement of this manufactured housing?

I support incentives for landlords, but I'm not sure how replacement of inefficient manufactured housing would be funded.

While agree with the first part of this section for possible solutions, I'm not sure what will be used to provide better housing if the "inefficient manufactured housing" is "replaced."

should be 50% efficiency in 100% of workforce housing.

Provided landlords recognize their responsibility in the matter, as owners, and do not pass on costs to tenants

Quit subsidizing through tax relief by counties. Charge what the real costs are for nonrenewable energy. Costs for land never again the same after topsoil and subsoil removed and supposedly "reclaimed" after coal production. Costs for pollution, reclamation of the land, water, air.

Again, incentives but no mandates that would make low income housing even less accessible and affordable.

Excellent. When our government funds a project, the lowest bidder using the minimum standards of material and process is a waste. It also supports and teaches the low income on how to improve their lives, something they cannot afford to put into their budget that must focus on survival.

Between crummy housing and recreational motors we waste a huge amount of energy.

Who replaces manufactured housing and who pays for it?

I have no desire to pay for this.

When you force a landlord to make these improvements you where will the an increase in rental costs be distributed? Will the landlord will take the loss? Does this create a net gain or loss for consumers?

Free market will force landlords to improve efficiency of low-income and rental housing. Stop subsidizing inefficient landlords and their wasteful properties. The incentive will be there, if government quits allowing subsidies for wasteful properties.

Once identified as inefficient, who is going to pay for the retrofit.

Sounds good but most landlords are only interested in the bottom line not the welfare of their renters. Here again landlords and property management should have to go above and beyond current efficiency standards to get tax credits or incentives.

This will have to be accompanied by a State funded research and tech program to move the state of the art forward.

who's going to pay for this? We need to support public housing and improvements, such as what HomeWORD is doing.

100% of units would be better

This is very important for more than just energy efficiency and climate change. We need to promote all (100%) of low-income housing to be maintained and improved.

Again I like the incentive approach although I am not now or ever want to be a landlord. JUNK those old ugly TRAILER HOUSES!

individuals can only do so much with this issue, we need strong and numerous government action of many forms and formats...I am a landlord and have replaced lightbulbs and am requesting a NWenergy energy audit and am preparing to fulfill their recommendations. We need incentives to do this in most cases though. I'm doing it to reduce heat bills for my tenants as well as the environment. Other landlords may need additional incentives.

"Incentives, replace inefficient manufactured housing", does this mean we are going to build new energy efficient homes for all the people living in trailer houses? Who pays?

I suggest reaching out to Landlords with substantial incentives to encourage Landlords to provide more energy-efficient rentals. However, I would not support the replacing "inefficient manufactured housing that cannot be weatherized" unless the state made the landlord whole for the loss of the rental unit plus lost rental income. This sounds like a state "taking" situation.

If you can't afford it - the improvements are fiction

Look to the UN-intended consequences. Let the market do its job. Like most government involvement in an issue, it is well intentioned, but will ultimately make the situation more cumbersome and expensive.

Provide incentives for low-income families to improve their own property as well. Also provide things like solar panels for low-income people who qualify.

Slumlords should be put out of business.

Establish minimum standards that landlords must meet in order to rent. Those that don't should be put out of business. Do not further subsidize these money grabbers with tax money. who's going to pay for it (the tax payers)?

Now we're talking. These goals are not trivial, but much can be achieved if we act to make it happen instead of just continuing with business as usual.

Unfortunately, this will result in higher rental prices. This will only work if rental prices can be stabilized.

Let the private property owners decide for themselves.

Every nearly recommendation made, if implemented, would have a major impact on low income people. Most recommendations would decrease the availability of energy and push up the cost.

Mandatory replacement will add unreasonable cost burdens to landlords.

Boy, they'll whine about this one! But who will care for the least among us? Certainly not the greed heads.

I support an even stronger standard for new construction, but for existing units, I think it is important to not impose improvements that create more carbon emissions (ie; don't require a landlord to replace an older, less efficient, but still fully functional washer and dryer with newer models that would emit more carbon in their manufacture than would be saved if the old appliances were to be used until their natural demise. Additionally, all appliances that are replaced by such a program must be appropriately disposed of and recycled, not landfilled.

How do you "replace" Mobil homes?

Fabulous! I own investment rental property and I wish do this. Consider property tax exemptions, direct subsidies, etc. to encourage owners of multi-family rental properties to move to net-metered onsite-generation, efficiency retrofits. (Also consider water -- e.g. "gray-water" irrigation and non-septic e.g. composting "black-water" waste treatment subsidies). "Water is the new oil."

you should not be rewarded for doing the right thing. landlords should never receive tax incentives for anything.

I'm wary of this idea. If it requires landlords to do this, it is a bad thing. It would not only be disruptive, but would increase the cost of housing for those that are least likely to afford it. Further, it would result in expending grant monies towards the increased efficiency, directing it away, in part, from increasing the housing stock, which is sorely needed.

This is very important as a major potential source of energy savings and to benefit low income citizens.

Enforcement of the International Energy Code (at a minimum) is essential in all new residential and commercial construction as well as remodeled properties. Tax incentives for construction that exceeds the minimum requirements (with third party verification) should be considered.

ok if not a mandate

Absolutely! I have no way of knowing if the percentages listed and the "due date" are feasible, but I definitely agree with heading in that direction.

Instead of giving the carrot of incentives, put a rental cap on property unless landlords make the necessary improvements. Otherwise, tenants will have to pay for this or, in the case of incentives, we all will.

Maybe more like 15% - 30%

Again, caution on indoor air quality. We saw what inexpensive manufactured homes did to folks following Katrina.

Use known methods within industry knowledge to accomplish.

Low income people should not be forced out of unweatherized housing if they can't afford it. There should be a law to prevent selling such housing in the future.

There should be a cap on how large a single family dwelling can be. Most couples with huge homes in Montana only use one or two rooms in winter, because it costs so much to heat the whole house.

Also very important!! We have taken the easy way out in the past, this is no longer an option.

may need some requirement to maintain as "low income" if we are going to pay for upgrades-otherwise we may be using tax dollars to eliminate housing options for low income

Where is the money coming from?? Has anyone tried to budget or analyze these cost-expenses?

Absolutely. I just upgraded a rental with increased insulation, better windows and doors, that sort of thing. It will take 3 years to amortize it, but it will pay for itself and it is the right thing to do. AND I will get better renters because of the caliber of people that recognize the value of much lower utility bills.

Both of example pieces of legislation are doable with commitment of funds; saves money in the long term
Once again a good idea of incentives are provided however do not take this to the extreme that we eliminate some much needed low income housing.

If this involves incentives....

Nice idea, but can low income people afford it?

No mandates. Voluntary only.

Replacing inefficient housing is one of the most ridiculous proposals yet. Who will pay for this? Who is going to mandate which housing will be replaced? Are we going to have inspections?

JUST WHAT WE NEED. GET RID OF AFFORDABLE HOUSING AND REPLACE WITH EVEN MORE UNAFFORDABLE HOUSING.

This is more than an environmental issue. It is a quality of life for the poor and less fortunate.

It does seem that there's a lot of scope for energy savings here; otherwise, landlords simply pass energy costs on to their renters, who have no incentive to invest in improving what they don't own.

May get to a lot of buildings in need though this approach.

This should be the top priority for upgrading homes. Why do we keep dumping our tax dollars into leaky homes through energy assistance programs when we could instead fix the holes and save all of our tax payers a whole lot of money in the long term? I live in a leaky, cold rental where the air is 32 degrees on cold mornings...it's time for homes like mine to be FIXED not subsidized.

That is their problem, they should have enough wherewithal to reinvest in their properties on their own dime

YES!

Highly support this as a renter!!!!!!

Many who own old manufactured housing are poor. What financial mechanisms will be used to help them replace their existing housing?

Absolutely. Renters do not have the choice to improve efficiency and often pay some of the higher energy bills. Weatherization efforts are often not enough to reduce heat bills- which in turn is wasted heat and unnecessary use of fossil fuels. There also needs to be incentive and assistance programs or tax credits for landlords to improve their structures.

Just to insulate ceilings, tighten up windows and require use of CFL bulbs would save a lot.

More government control NO, No, No!!!

Incentives for land owners of rental property is fine, fully support that. I think you need to rethink the replacement of manufactured housing, where will you put the waste? How many are we talking about? The entire report lacks any intelligent analysis. NO on a mandate to replace housing.

Much of our problems can be chased to big wealth and their housing. We typically see members of a population who have at minimum two and three luxury homes. There is glutony with the entire picture for this population. Not only does this part of our population overindulge on the number of homes they must have but also in the kind of homes they must be, we're talking 7 bathrooms in some of these homes, huge tree losses to create these homes, huge consumptions of fossil fuel trucking the necessary materials to the job sites of these homes, huge energy usage to run the different systems within these luxury homes. Let's get real here, the problem doesn't lie in the low income population of the world. IT LIES WITH THE WEALTHY, I would support the hypothesis that there is a direct correlation between the amount of money a person has and the amount of global warming/CO2 emissions that person directly and indirectly contributes to the earth.

What is the cost of this program? Who will administer this program? If landlords are required to do this it will only raise rent to those that can least afford it.

Who is going to bear the cost of this? Anything that is mandated and not covered by incentives will be paid for by low income renters. You sure you want to do this?

seems like a good plan, but probably won't be really effective. most landlords are in it for the bottom dollar...and most rental units aren't that large, and probably don't make up a significant portion of the loads. might not be cost effective.

I am in support of incentives and further education, but again, utilizing only mandates will further burden Montanans struggling to afford home ownership as well as decrease the availability of total rental property.

I am a renter who is living in a 5 year old building that needs more insulation.

With the prices rapidly increasing, conserving natural resources is a matter the free market can handle without government involvement.

Make this and other ideas goals, not mandates. Then it might work.

The second item above needs to be more clear: are you proposing that landlords with mfg. housing be doing this replacement? At whose cost? State should subsidize.

If the incentives match the costs of doing so (even amortized across 5 years), I would support this. However, if the incentives do not match, or the land owners are punished for not doing so then low income housing will be that much more difficult to acquire.

The price of homes would come down if we went back to before 1974 when they only counted the husband as breadwinner when figuring a mortgage .

Again, if you're going to give back to some the money that you took from all, just give it back to all, or don't take that part in the first place.

We end up paying for their expensive heating bills anyway. It saves taxpayer dollars to reduce their costs.

How financed?

replace with renewable and sustainable material provided and placed by local companies and labor try to reuse any material from old buildings so our landfill isn't another topic

I like the idea of incentives but it seems that most of the programs implemented by Montana have been easily manipulated and open to fraud resulting in something that sounds good but doesn't do much except cost the honest taxpayers money.

I believe the goal of increased energy efficiency should be greater than 30%, and it should apply to 100% of low income units by 2015.

Whos' going to do the replacing?

Let the free market pay for these programs. The government does not need to control this. Are we going to be building government housing projects that have failed miserably in many cities across the US?

This Action Plan was not a Montana grassroots Plan. It was the same plan written for California and other states. Montana's poor and middle class cannot pay any more for energy.

<http://www.righttalk.com/asx/ggws.aspx>

Replacing manufactured housing removes many low income housing units from the market. Forced improvement of properties only drives up costs for these rental units. Tax incentives are more effective.

Landlords will not put the money where it needs to go, they will always put the minimum into their investments, and charge the tenants high rent.

Social programs come at a cost. It would be important to analyze the cost and benefit of replacement. If the state of Montana is going to get into the home police business, then there had better be constitutional protection for those who own these properties.

Who will pay for the incentives. Who will pay me to replace my manufactured housing. I certain cannot, and to banned the sale of "older inefficient" homes would take the right by and sell private property away from the owners. How would you like it if you had a property that one day had a value, be it small, and the next be cause some one in Helena said so, it was of no value.

I smell mandatory in this somewhere. Who will determine if my house has no value and cannot be weatherized and cannot be sold so it must be replaced? Voluntary incentives are worthwhile.

This should be a strictly voluntary program for property owners. Many can not afford this kind of improvement, and it is likely to raise the rent and make low-income units become higher-income units.

This should be a top priority. I am currently renting a house while building my own home. It is amazing how low of quality rentals are available. My rental has next to no insulation in the lid or walls which has created a lot of other problems such as ice dam leakage. There are no affordable rentals in our area that are near current standards. It is unfortunate that the state lets landlords profit at the expense of what is typically lower income tenants.

Again, heavy hits on the low income folks. How arrogant to "replace inefficient manufactured housing" - by whom and how? In many places trailers are the only available units. The cost would be prohibitive. Who will pay the bill?

Who is funding this incentive, the tax payer again! Get real! I don't want to be forced to pay more taxes for others gain. Wake up!

Incentives to make changes are good ideas but the idea of forcing someone to replace a manufactured house is not a good idea. We are talking about low income. Where is the money going to come from?

Great Goal, but we are doing this now with LIEP program from Exxon Overcharge funds. A new funding source for this could drive middle income people out of their homes. Be careful that we don't go to far

Who pays? No matter who pays the cost is passed onto the consumer.

Great Goal, but we are doing this now with LIEP program from Exxon Overcharge funds. A new funding source for this could drive middle income people out of their homes. Be careful that we don't go to far.

who is going to pay for this???

Please! Are you going to pay for it if the incentives do not work? And what do you mean by incentives? Are you, Governor, going to replace the inefficient manufactured housing? You're out of touch with reality.

I like incentives to help get people to make something happen.

I like the idea of tax incentives, but is outlining a specific percentage reduction economically possible? We don't want to wreck our economy by setting artificial and unrealistic goals.

Best idea you've had yet

Who pays for replacing manufactured housing? Probably the tax payer.

Strongly support replacing older manufactured housing I just want to know where you are going to get money to do this.

Immediately

help low income people save money on their energy bills by helping them and land lords improve the energy efficiency of their homes

I like the incentives but don't like the mandated target.

What better place to invest our states money then in helping out its poorest.

Again economics play out here. If I was a landlord and was forced to make improvements by the government to some standard and it made my business uneconomical what recourse would I have. I would probably end up going out of business or go bankrupt with out any recourse.

Yeah, lets increase rent even higher for the people who cannot afford to purchase a home. Is it the goal to drive out all of the "underpriveleged" Montanans so that we can open up more space for 'out of staters' to build trophy homes?

There are building methods that can easily accomplish this. Concrete dome apartments can be one way. Monolithic Constructors on the web has information.

tax breaks for the rich

Also include technologies now available in transportation esp. for older vehicles

Don't make this a burden on low-income people. It should become the landowner's responsibility, not an incentive.

I don't want to pay for some landlords improvmnts. Sounds like socialism to me.

the landlords will pocket the money and the renters will see nothing. This is another boondoggle.

yes, responsibility of landlord not the renter

Very good idea. Just make sure program is administered correctly, with stricy budget oversight,.

Rental property incentives would be a big help. Look at these college towns and all the rentals. Not only do the people living there feel better about themselves but they are living in a healthier environment as well.

In turn, it assists renters, particularly low-income residents, with lower heating bills.

Everyone likes incentives. They should come from the companies that do the work, not the taxpayers. Sounds like LIEAP. <--- good program.

Unachievable

Fine, as long as the landlords then don't take punitive action on their tenants, defraying costs to their tenants. This could result in more economic repercussions and in some cases resulting in more families living together or becoming homeless.

Who pays for all this? Taxpayers, undoubtedly

Taxes spent. Who's going to buy these houses?

This is a fantastic idea, anything that can be done to help low-income people and improve the expensive task of renting is a necessity!

Again, how will this be paid for?

It's already hard for low income housing to cash flow. Any additional expense to the landlord will force many of them out of the low-income market.

"Replace inefficient manufactured housing...."???! Who is going to pay for that price tag? This type of a recommendation shows just how ridiculous, unrealistic, and dictatorial these recommendations are!

Incentives OK for low-income housing. Otherwise, standards.

This needs to happen to reduce consumer costs of rentals.

Added bonus: This would save low income families money on their heating bill too.

Instead of helping people heat their homes in the winter, we could help them make their homes more efficient and reduce heating costs.

Who will pay me to replace my manufactured home? Where will get the thousands of extra dollars to pay for this? This will drive up rents, and hurt those who can least afford these changes.

No Position

While this, in theory, sounds great, it would be very difficult to implement.

Many college rented houses are not energy efficient and lose lots of heat in the winter time through windows. I think something really needs to improve in these instances.

The citizenship does not mind taxes for essential improvements and services, but those who work and pay taxes do not approve of spending tax money to house and support those who do not work. These programs always result in those who have supporting those who do not.

rental property is so often ignored due to the bill payer being different person than the owner - neither have incentive to invest in conservation

I have lived in Montana for 55 years and we do not need to join this hoax being perpetuated for money by our "so called" leaders. Pauline Adamson, Red Lodge, MT

I would fully support getting rid of manufactured houses that don't meet energy efficiency requirements

All you are doing is raising the price of rents and homes. Please tell me how this helps the poor and homeless.

Sounds great, so does this mean the State will provide "manufactured" housing for people living in houses of in-efficient insulation?

Instead of financial donations going towards paying high heating bills for low income citizens, making these homes more energy efficient would be a long term and more beneficial goal. Remedy the root issue instead of throwing money at its consequences. The free energy audit provided by NWE is a step in the right direction.

All of these are 'feel good' expensive bulls**t legislation. Global warming is NOT a fact (cold records set last winter in the southern hemisphere) so it might be Northern hemisphere warming, but not global. Secondly, latest studies of the sun spots (that control global temperatures more than humans) indicate that within 20 years we will be back in a 'mini-ice age'. Not politically correct, but MUCH more accurate.

The ones that build something poorly or cheaply get help from the gov't to "fix" it.

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Money into the pockets of slumlords who don't have the testicular courage to acknowledge that they are on the take from D.C.

Those who govern the best, govern the best!

Renters will pay for energy efficiency by higher rent rates.

who pays for this

Distorts the free market model and who pays for these distortions? Do housing rents for all, including LOW INCOME RENTERS INCREASE? I suspect the answer is yes.

Incentives? More cost to the taxpayer?

Why not include middle income housing also.

Who will do the replacing of manufactured housing and at what costs? Many of us who rent are strapped already, and any increase in rent and utilities could make us go from renters to homeless.

We have two low-income rental houses, and this will impact us, but I still am in favor. We all must make sacrifices to avert this crisis.

Rents are a function of market, not cost. Landlords who do not comply should be fined.

Who is going to pay for it?

Tax penalty for inefficient units beginning in 2015

This should be a standard anyway!! some of these land lords wouldn't even think of living in the rentals they rent out! and for the amount they ask for them!!

Tax break for the rich.

manufactured housing is a toxic health hazard

Low income people would like to comply but their finances makes it very difficult.

Of immense importance not just to reduce greenhouse gasses, but also to give decent living conditions to people who desperately need it. CARING AND KINDNESS for people less fortunate than we is something we should always strive to achieve. To have these two things connected is a great, creative idea. Thank you!

The market place will do this on it's own.

The incentive is already there with out unconstitutional legislation. most poor people refuse to live in an inneffecent sive. It puts money into the pocket of landlords and causes the housing to be of more value but at tax payers expence. Let the landlord pay for his own equipment, why should the tax payer do it for them?

Replace? Improve? This is not going to happen. Will bull doze these and send renters packing.

Not realistic.

Who will pay to replace manufactured houses? Why should those who live in other type houses be discriminated against?

Nice to say but the codes would have to be fair and extended over a longer period of time.

Who will burden the cost?

Not only would this be great for the environment, it would lower costs for those who are trying to heat these drafty, inefficient rentals.

rent hike

Reduce time frame.

This is Montana, the winters are cold. Why is there housing that cannot be weatherized. Replacing these structures is not only good for energy efficiency, but good for the low income families who struggle to stay warm through the winter months.

No Position

Energy costs hurt the poor the most, so a limited program may be appropriate. But let the energy companies handle it.

Just make less low income

Government, (tax payers) have no business in providing financial incentive to private businesses.

Too many ambiguities, and I'm having to answer this survey without being able to pull up the document details.

This sounds a little extreme. Maybe the manufactured housing should be regulated to increase energy efficiency by developing weatherization standards for this climate.

This should be increased to 100% of low income units.

Who would figure out how/where to implement this arbitrary mandate and how would it be financed? It appears to be redundant with RCII-5 above.

only in the form of tax cuts

A proposal to replace inefficient housing needs to be more articulated before I would sign on.

This is already underway through programs such as LIEAP.,

Depending on who pays. Interesting that in the 80s increased efficiency standards were opposed by manufactured housing as it would make housing unaffordable. Society should not be responsible for housing.

Again absolutely necessary to aid those who are in need of workforce housing.

Currently a 2 bedroom low income apartment in Wolf Point MT, averages \$20 a month for energy costs. Not going to be easy to knock off another \$6 in energy costs.

Particularly important on reservations across Montana

Is a 30 to 50% increase within the realm of possibility? That range strikes me as impossible to attain.

These are the citizens who can least afford the high cost of energy.

We need to keep some afford ability so we need to cut a little clack here.

Make it voluntary.

Nice idea. However, the poor will suffer the higher cost passed through the landlord. Should start with new units, not with old units. Not cost effective. National standards for manufactured homes should be encouraged.

This is essential. Montana has well over 18,000 units of low income (conventionally built) rental housing that must be preserved as affordable. Additionally, there are over 28,000 mobile homes half of which were built before 1994-the HUD energy code. The cost of weatherizing often exceeds the value of the MFG home. Decommissioning and replacement incentives must be considered. Decommissioning is essential to assure the inefficient and unsafe units do not remain as the low rent/high energy cost unsafe alternative for low income persons.

This is extremely important as rental properties have the least incentive to conserve at this time. Also, replacing inefficient manufactured housing especially for low income users would enhance the financial security of the user and keep more money in local circulation.

ANOTHER RIDICULOUS FINANCIALLY IMPOSSIBLE PROGRAM---

Here tax incentives might be necessary and useful.

Respondent does not have sufficient information or knowledge to rank this recommendation.

Increased costs to those who can least afford it

Incentives are positive way to go after this objective.

These are private properties. Do not support government "replacing" inefficient manufactured housing. Don't citizens who have taken the steps to increase energy efficiency of their property penalized for being proactive.

Do this, if you can, without changing the local, small ownership of rental properties. We've seen how mortgage companies (CountryWide) can control the market and really make a mess. Small landlords with a local, personal interest-yes; big, anonymous profit making megaowners, no.

The LIEAP already has an existing program for making low income rentals more energy efficient. If this program needs more money, visit with the legislature about it. How would you ever replace all of the mobile homes in Montana? Do we buy them new houses with tax dollars? Do you make them illegal to own and/or sell, thus taking away their property/sale value? This is completely unworkable.

there is climate change. But mans impact is limited. Maybe as little as less than 3-5% need cost benefit analysis

More inefficient government in action. Spending money in the nanny state.

Incentives are great, but gov't enforced replacement is pushing socialism, a dangerous step towards totalitarian government.

At what cost?

What does (under legislative action) "manufactured housing" mean? Is this restricted to prefabricated housing built off-site and hauled to a site? Plenty of housilng "manufactured" on site is still inefficient as well.

Not enough and not soon enough.

good luck this will be very costly

Would the inefficient manufactured housing be recycled?

Several programs already do this

one of the least harmful of your recommendations

Important for livability, affordability for average to low income citizen.

Only if they use private funding, no tax payer dollars.

Sure, how about \$200,000 per house so I can go get some rental property. Why just rental property, why not all property and since the problem is a global problem lets extend the incentive to everybody regardless of which country they live in. Should solve the problem in no time.

It is crucial that we provide energy efficiency in low-income housing. It is utterly ridiculous to provide a cheap place to live, then have high energy bills place a large burden on low-income families.

Replacing inefficient manufactured homes probably is not a feasible goal. Is there an estimate of the number of manufactured homes in Montana and of those, how many are "inefficient". Costs to Montana taxpayers could be significant

Consider limiting access to bill assistance if structures have not been weatherized. Penalize landlords.