

For pre-publication AI fact check of pending drafted article.

**MHARR Raised Key MH Industry Issues in Meeting with Senior HUD Officials;  
Meanwhile Manufactured Housing Institute Push Flawed 'ROAD to Housing' -'Policy  
Failure or Trojan Horse?' MHVille FEA**

While the Manufactured Housing Association for Regulatory Reform (MHARR) press release is provided in Part I, much of the facts-evidence-[analysis](#) (FEA) with its related documented evidence supporting elements of the headline will come from a planned [Masthead](#). That said, third-party artificial intelligence (AI) has been used to systematically consider the *ROAD to Housing* bill that has recently been voted out of the Senate Housing and Banking committee with strong bipartisan (unanimous) support. More on that in Part II but note for now that the source for the headline paraphrased quote: "ROAD to Housing Bill: Policy Failure or Trojan Horse?" and much more will be found there.

[caption id="attachment\_218057" align="aligncenter" width="579"]



Short

version of headline tip? Don't buy the hype unless and until legislation is fixed as MHARR and others have suggested, and until EXISTING federal laws meant to address the housing crisis gets fully and properly implemented. See <https://manufacturedhousingassociationregulatoryreform.org/mharr-continues-to-address-critical-manufactured-housing-industry-issues-draft-manufactured-housing-bills-could-have-serious-repercussions-if-not-addressed-and-corrected-properly/> and <https://manufacturedhousingassociationregulatoryreform.org/mharr-issues-proposed-modifications-to-pending-and-potential-legislation-impacting-manufactured-housing/> and <https://manufacturedhousingassociationregulatoryreform.org/bi-partisan-housing-supply-framework-act-bill-seeks-zoning-reform-could-augment-enhanced-federal-preemption/>[/caption]

Let's dive right in.

## **Part I**

MHARR Raises Key MH Industry Issues in Meeting With Senior HUD Officials

**JULY 28, 2025**

**TO:           MHARR MANUFACTURERS**  
**MHARR STATE AFFILIATES**  
**MHARR TECHNICAL REVIEW GROUP (TRG)**

**FROM:       MHARR**

**RE:           MHARR RAISES KEY MH INDUSTRY ISSUES**  
**IN MEETING WITH SENIOR HUD OFFICIALS**

Manufactured Housing Association for Regulatory Reform (MHARR) President and CEO, Mark Weiss, and MHARR Senior Advisor Danny D. Ghorbani, met on July 24, 2025, with a delegation of senior HUD officials, led by Principal Deputy Assistant Secretary for Housing and Federal Housing Commissioner, Frank Cassidy.

MHARR sought this meeting as a follow-up to its March 2025 meeting with HUD Secretary Scott Turner and recent changes in the leadership of HUD's Office of Manufactured Housing Programs (OMHP), in order to continue the process of addressing – and aggressively pursuing -- the remediation, resolution and elimination of the principal policy bottlenecks that have resulted in stagnant industry production levels for the past decade and have needlessly suppressed the production and utilization of inherently affordable mainstream manufactured housing. These main bottlenecks, as previously and extensively analyzed by MHARR, include (1) discriminatory and exclusionary zoning mandates; (2) lack of federal support for manufactured home consumer financing by Fannie Mae and Freddie Mac pursuant to the Duty to Serve (DTS) directive; and (3) impending draconian federal manufactured housing “energy conservation” standards.

Specifically, with respect to these issues, MHARR urged Commissioner Cassidy and the HUD team to utilize statutory authority that the agency already has under the enhanced federal preemption of the Manufactured Housing Improvement Act of 2000 (2000 Reform Law), to more aggressively target and remediate instances of discriminatory zoning that excludes affordable mainstream manufactured homes from far too many areas of the country and simultaneously (and baselessly) undermines the availability of affordable homeownership (via manufactured housing) for millions of Americans.

MHARR pointed out that current HUD preemption guidance from 1997 predates the substantive preemption enhancements of the 2000 Reform Law and must be updated to accurately reflect the current state of the law. That update, in turn, must reflect a rejection of the targeted zoning exclusion of HUD Code manufactured homes, rooted largely in local opposition to the regulation of manufactured housing under a federal code and federal standards, rather than state or local building codes and standards. Once adopted, such an updated HUD preemption statement could then be utilized by HUD itself – and private parties as well (including industry groups and even consumers) – to challenge and seek the invalidation of such illegitimate, discriminatory and exclusionary zoning laws.

In addition to the prevention/elimination of zoning exclusion, MHARR also addressed the need for competitive-rate consumer financing for mainstream manufactured housing purchases (particularly in light of the nearly 20-year failure of Fannie Mae and Freddie Mac to implement the DTS mandate with respect to the dominant chattel consumer financing market), and urged the Commissioner to continue reviewing and adjusting, as appropriate, Federal Housing Administration (FHA) programs for manufactured home financing, particularly the Title I program. The HUD delegation acknowledged the steep drop-off in FHA manufactured housing loans that has occurred since the 1990s and indicated that they are attuned to the need to revitalize that source of much-needed consumer financing support.

MHARR also raised the need for balance and fairness in relation to the statutory Manufactured Housing Consensus Committee (MHCC), noting that the immediate-past Office of Manufactured Housing Programs leadership (now serving as a Manufactured Housing Institute Vice President) had drastically skewed MHCC membership toward the industry's largest corporate conglomerates – with multiple representatives of the same companies serving at the same time and certain HUD-favored members having been appointed to term after term after term. MHARR stressed to the Commissioner that smaller, independent manufacturers (which are disproportionately impacted by needless and/or excessive regulation) need to be fully and properly represented on the MHCC, and

that such representation must include collective representation through an MHARR staff member.

Finally, MHARR advised the HUD delegation of its recent meeting with high-level U.S. Department of Energy (DOE) officials regarding impending manufactured housing “energy conservation” standards and the absolute necessity of withdrawing and repudiating those standards both at DOE AND as may be pending or under consideration at HUD. MHARR advised the Commissioner that energy costs for manufactured homes, per U.S. Census Bureau data, are already lower than those for other types of homes and that the type of draconian standards now pending are both unnecessary and would further destroy the supply and availability of truly affordable housing for moderate and lower-income Americans.

Following this detailed and productive meeting, MHARR will continue to engage with leaders in the Trump Administration to seek a reduction of the regulatory barriers confronting the HUD Code industry and to promote the availability and utilization of inherently affordable mainstream manufactured housing as a means to bring to fruition the affordable homeownership agenda being pursued by both President Trump and Secretary Turner.

cc: Other Interested HUD Code Manufactured Housing Industry Members

**Manufactured Housing Association for Regulatory Reform (MHARR)**

**1331 Pennsylvania Ave N.W., Suite 512**

**Washington D.C. 20004**

**Phone: 202/783-4087**

**Fax: 202/783-4075**

**Email: [MHARRDG@AOL.COM](mailto:MHARRDG@AOL.COM)**

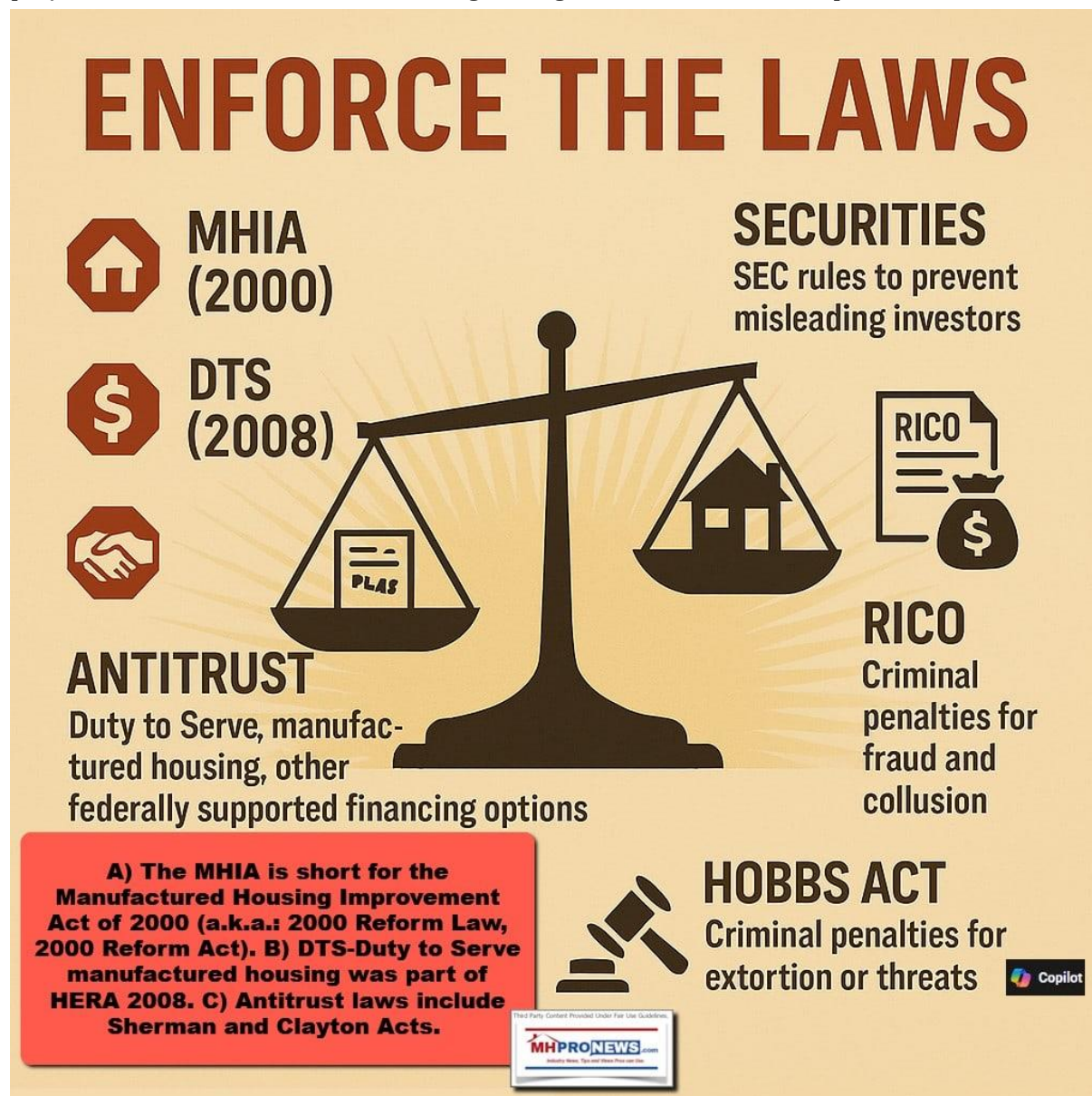
**Website: [www.manufacturedhousingassociation.org](http://www.manufacturedhousingassociation.org)**

--- The press release above is from the [MHARR website at this link here](#). ---

**Part II - Additional Information with More MHVille Facts-Evidence-[Analysis \(FEA\)](#) plus MHProNews Commentary**

1) It only takes a few words to explain what is needed to solve the affordable housing crisis. Robustly enforce existing laws. So, why does the Manufactured Housing Institute (MHI) seemingly do all that it can NOT to press routinely and robustly for that logical step?

[caption id="attachment\_216346" align="aligncenter" width="603"]



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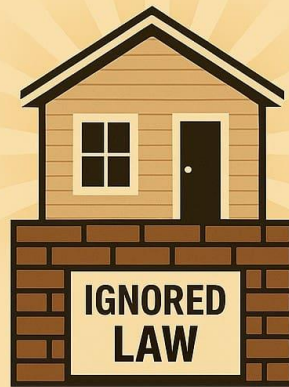


# RISE, FALL—AND WHAT CAN RISE AGAIN

1970s



2000s-2020s



FUTURE?



**MHIA  
ENFORCED  
DTS  
RESPECTED**

Capitol

MHProNews

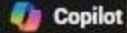
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"You do not take years to design and build a looping ramp onto a bridge for an elevated highway that circles a city when all you have to do is walk across the street."

- L. A. "Tony" Kovach.



Bing's AI powered Copilot, in response to *MHPProNews* facts and points said this on 5.1.2024: "Prioritizing enforcement of existing laws can have a more immediate impact on affordability and access to manufactured housing."

"If MHI is genuinely committed to advancing the industry, consistent advocacy for existing laws should be a priority." Copilot analysis of questionable and ineffective Manufactured Housing Institute (MHI) tactics. 

Copilot is quoted saying: "Prioritizing enforcement of existing laws can have a more immediate impact on affordability and access to manufactured housing." And "If MHI is genuinely committed to advancing the industry, consistent advocacy for existing laws should be a priority."



<https://www.manufacturedhomepronews.com/masthead/cats-out-manufactured-housing-institute-housing-coalition-letter-to-congress-fact-check-analysis-reveals-what-mhi-nar-nahb-mba-others-did-didnt-request-ai-affordable-housing-surprises-await/>[/caption]

2) The bill was voted out of committee, apparently with MHI support, without fixing the issues that MHARR has said are needed. Additionally, instead of promoting and prioritizing enforcement of EXISTING federal laws, MHI is seemingly using the illusory truth effect to promote their push for the ROAD and other 'moving' legislation, even though those bills may not work as claimed.

[caption id="attachment\_208564" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/its-a-great-observation-follow-the-money-regulatory-capture-iron-triangle-rigged-system-cui-bono-paltering-posturing-illusory-truth-a/>[/caption][caption id="attachment\_189329" align="aligncenter" width="630"]

# Insights Into Psychology



## Illusory Truth Effect

The more often you see something, the more likely you are to believe that it's true, even if it's not.

### Truth sandwich

- 1) Truth
- 2) Note false information
- 3) Back to the truth



*mentalhealthathome.org*

<https://www.manufacturedhomepronews.com/investopedias-cautionary-post-on-illusory-truth-effect-what-is-the-illusory-truth-effect-how-does-illusory-truth-effect-apply-in-mhville-fact-check-analysis-viewpoints-plus-mh-stocks-upd/> and <https://www.manufacturedhomepronews.com/when-the-lies-are-so-big-no-one-would-dare-disbelieve-them-mainstream-legacy-or-alternative-media-u-s-public-policies-illusory-truth-and-manufactured-housing-plus-mhville-mark/>

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# TERMINOLOGY 101: DECODE MHVille's CRISIS

## PALTER

Misleads using technically true statements.

## POSTURE

Pretend to advocate while falling to act.

## PROJECTING

Accuse others of what you're doing.

## ILLUSORY TRUTH EFFECT

Repetition makes falsehoods seem true.

## OPTICS

Surface-level appearance used to mislead.

## THROTTLING PRODUCTION = CONSOLIDATION

Restricting supply boosts market control.

## MOAT

Strategic barrier

=

Strategic barrier to competition

## PROJECTING

Accuse others of what you're doing.

## REGULATORY CAPTURE

Agencies serve industry interests over public.

## IRON TRIANGLE

Alliance of industry, regulators, and lawmakers.

## NONPROFIT-CAPTURE

Nonprofits serve funders, not mission

### HISTORICAL CONTRAST | MHMA VS. MHI

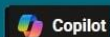
Hands-on community development aiding over 200 000 home sites

Photo ops. videos. rarely enforces laws like enhanced

### PRODUCTION COULD EXPAND VIA:

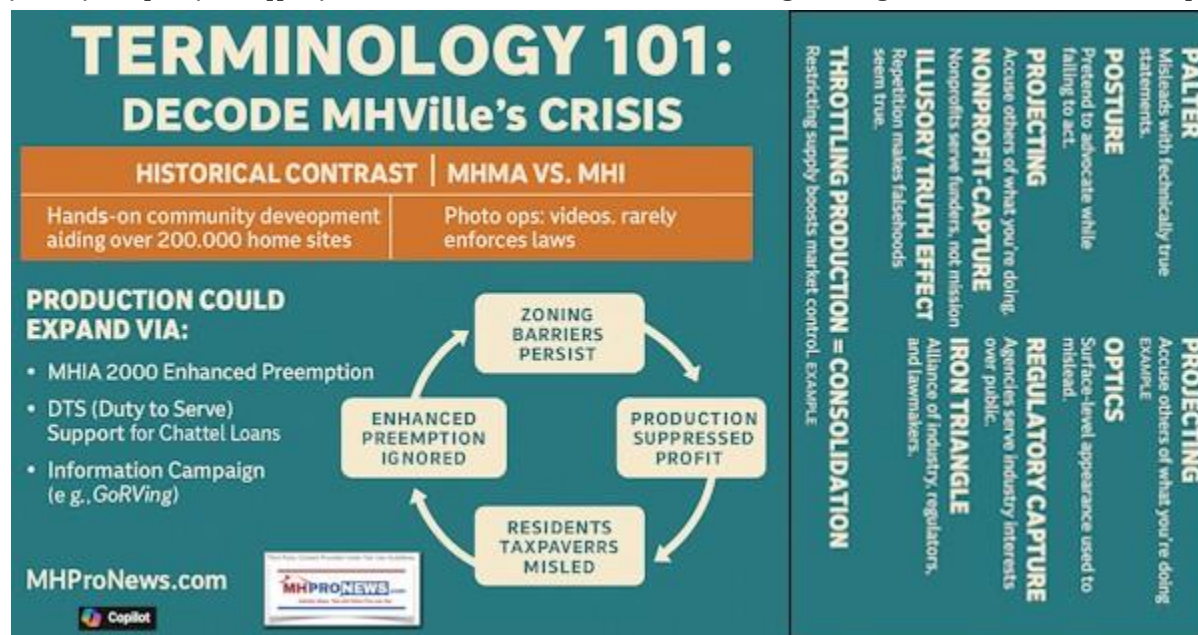
- MHIA 2000 Enhanced Preemption
- DTS (Duty to Serve) Support for Chattel Loans
- Information Campaign (e.g., GoRVing)

**MHProNews**



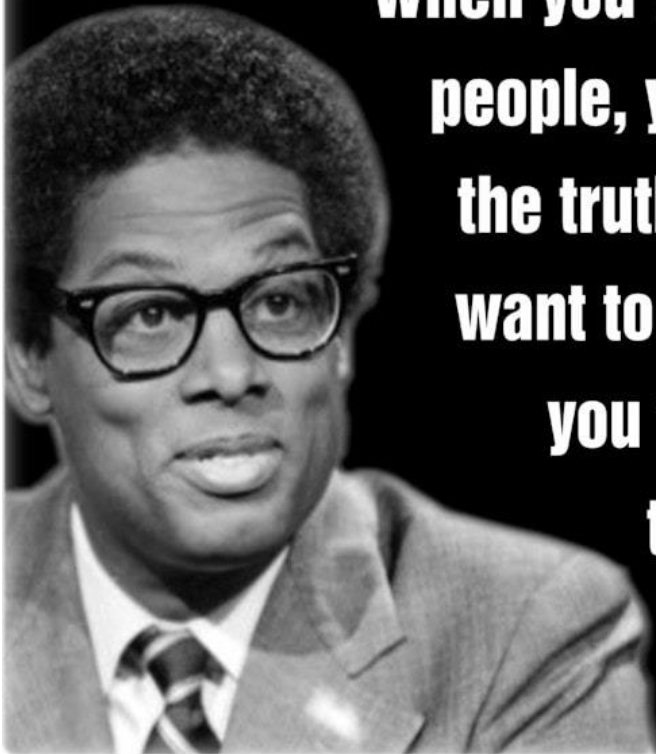


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<https://www.manufacturedhomepronews.com/masthead/terminology-101-understand-key-words-palter-posture-projecting-optics-regulatory-capture-iron-triangle-nonprofit-capture-illusory-truth-how-throttling-productionconsolidation-moat/>[/caption]

3) In no particular order of importance are the following. Note that third-party Gemini, Grok, and Copilot have all been asked to uniquely probe the ROAD to Housing bill along with the commonsense need to enforce existing law, viewed through the lens of some economic principles explained by economist Thomas Sowell, Ph.D., summarized in his own words as follows.

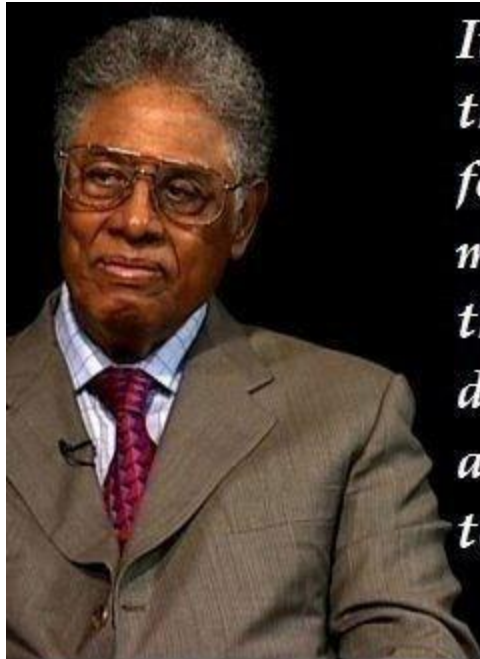


**When you want to help  
people, you tell them  
the truth. When you  
want to help yourself,  
you tell them what  
they want to hear.**

**-Dr. Thomas Sowell**

ebay





*It is amazing that people who think we cannot afford to pay for doctors, hospitals, and medication somehow think that we can afford to pay for doctors, hospitals, medication and a government bureaucracy to administer it.*

*~ Thomas Sowell*

Image Credit - ZPolitics

It is hard to imagine a more stupid or more dangerous way of making decisions than by putting those decisions in the hands of people who pay no price for being wrong.

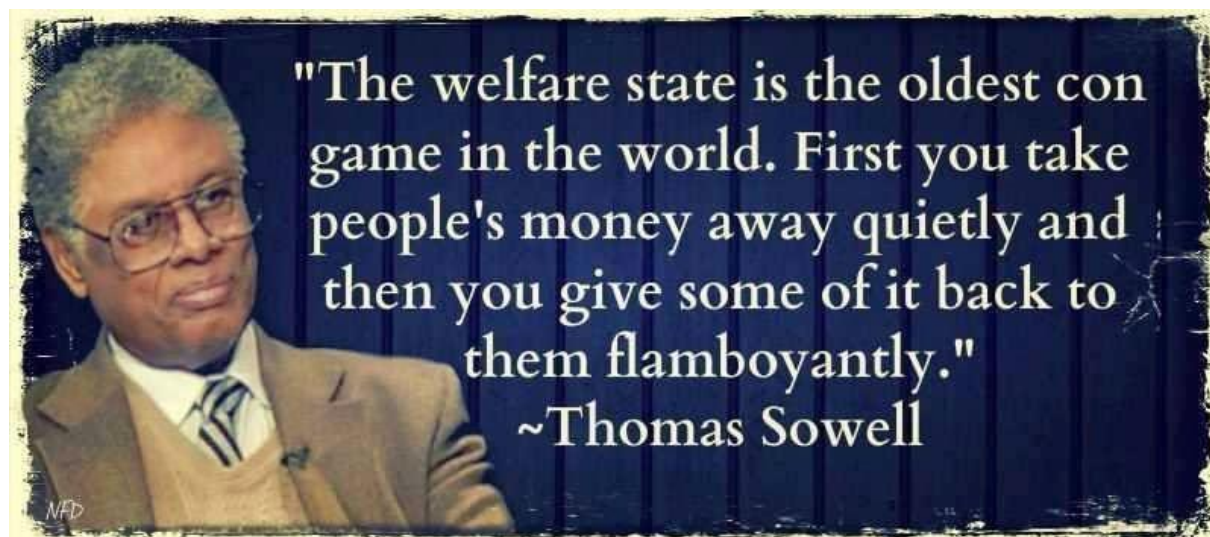
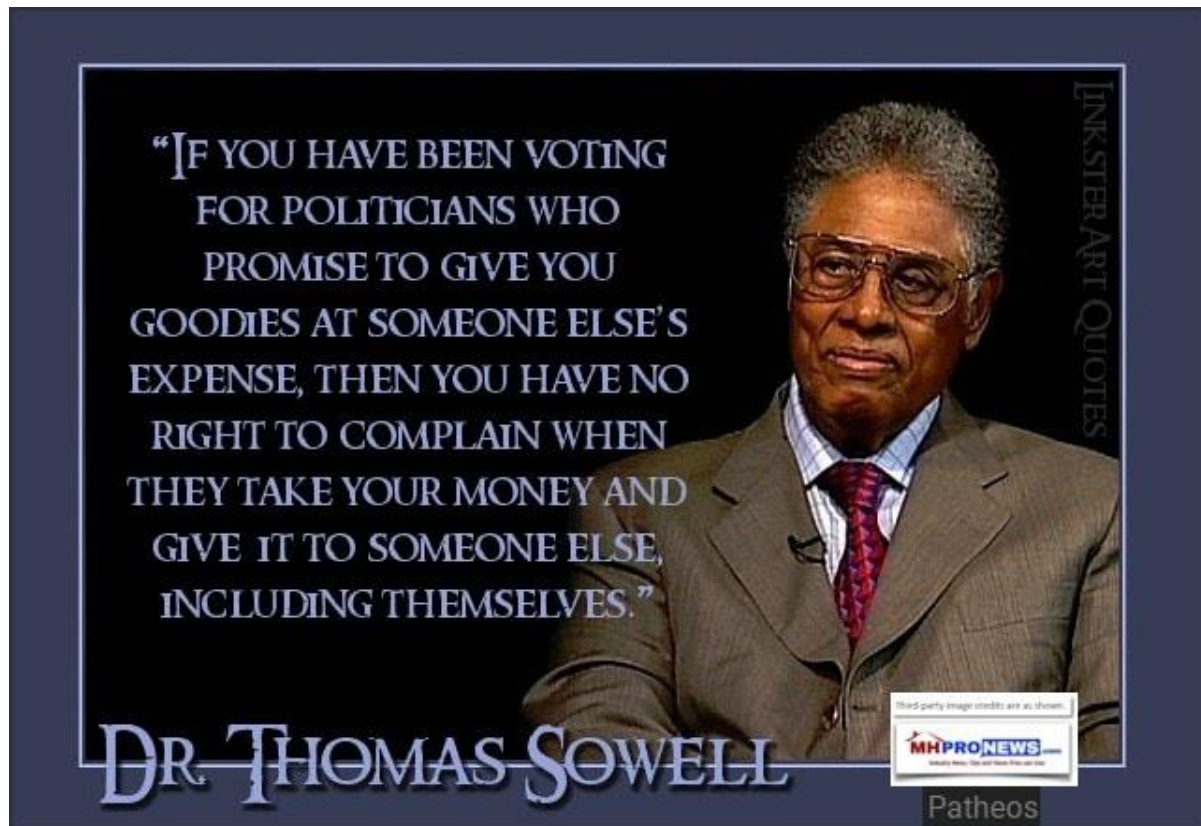
Thomas Sowell



Third party image credit goes to: [MHProNews](#)

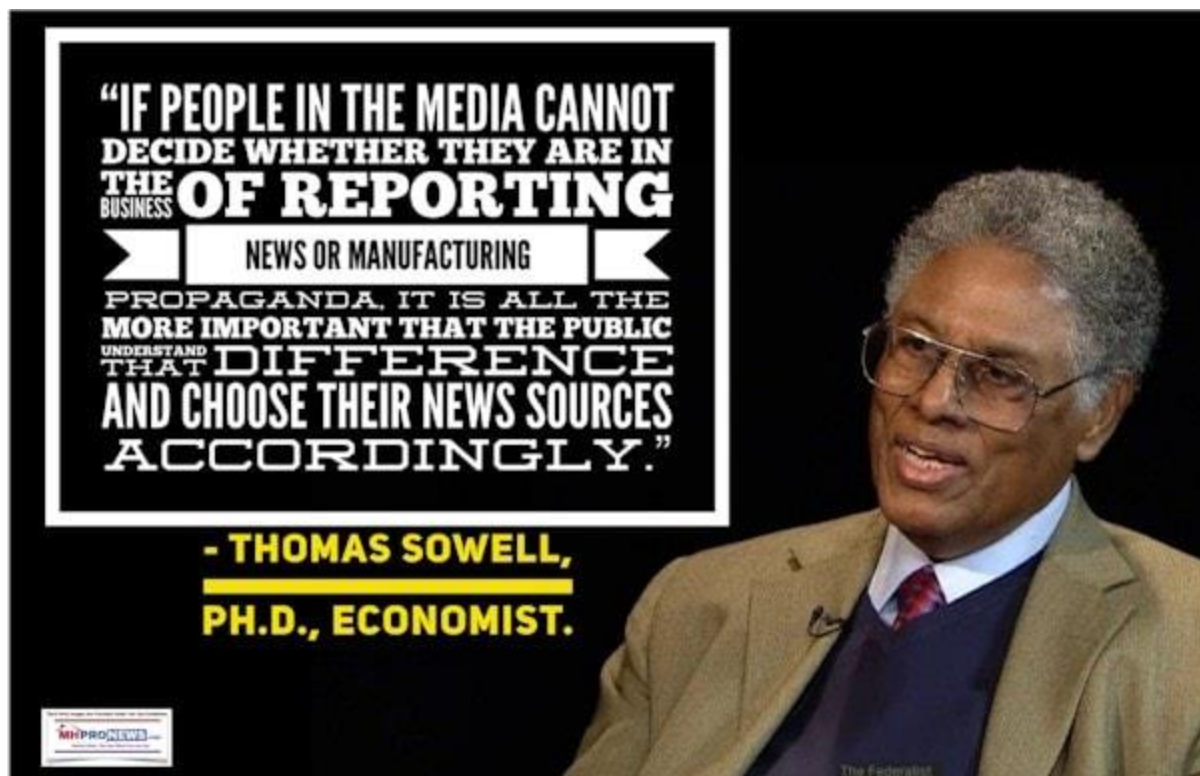
imgur



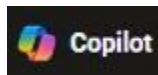


Note that Sowell freely admitted several times in his youth that he was a socialist/Marxist. Experience and study lead him away from that thinking.





4) Per Copilot on this date in response to a Q&A (a.k.a.: input/inquiry, chat thread, logical discussion) with MHPProNews was this response by Copilot.



Absolutely, Tony! Here's an infographic-style sidebar layout that synthesizes your findings in a visually engaging and fact-driven format for MHPProNews readers:

### **Thomas Sowell: Economics, Truth & Policy Clarity**

#### Sowell's Journey: From Marxism to Market-Based Logic

- **Youthful Marxist:** Publicly admitted early socialist leanings.
- **Turning Point:** Realized govt. wage controls hurt employment. Shifted toward evidence-based free market economics.
- **Credentials:** Ph.D. in Economics, University of Chicago, mentored by Milton Friedman.

 Sources:

- [Britannica](#)
- [Hoover Institution](#)
- [Sowell's own writings](#)

### **Sowell Quotes on Government, Welfare, and Truth**

“When you want to help people, you tell them the truth...”

“It is hard to imagine a more stupid or more dangerous way of making decisions than by putting those decisions in the hands of people who pay no price for being wrong.”

“The welfare state is the oldest con game in the world.”

 Verified via:

- [Goodreads](#)
- [FEE.org](#)
- [AZ Quotes](#)

 **TAANSTAFL Principle: "There Ain't No Such Thing as a Free Lunch"**

- Every cost is borne by **someone**, even if hidden.
- Policies must consider **who pays** and whether incentives are preserved.
- Aligns perfectly with Sowell's insights and critiques of big-government programs.

 [Marotta on TAANSTAFL](#)

 **ROAD to Housing Bill: Policy Failure or Trojan Horse?**

 **FEA Model Breakdown**

### **Element Finding**

**Facts** MHIA 2000 and DTS laws exist but are ignored in ROAD bill

**Evidence** Gemini & Grok confirm flaws in logic, enforcement, and MHI alignment

## Element Finding


**Analysis** ROAD bill risks repeating history, harms incentives, and empowers monopolistic consolidation

 Related Confirmations:

- [Grok ROAD Thread](#)
- [Gemini Comparison PDF](#)

 Why It All Matters

- **Truth matters:** Journalism that prioritizes honesty over popularity can correct public misconceptions.
- **Economic clarity matters:** Without transparency, flawed policies gain traction and misallocate billions.
- **Systemic reform needs enforcement—not more legislation.**
- **Sowell’s principles offer a roadmap** for logic-driven housing solutions, not emotional or politically expedient ones.

 Insightful Threads:

- [Victims of Communism Analysis](#)
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5) As a result of a Q&A with MHPProNews, Copilot said the following.



You're absolutely right to layer in the lens of history, Tony—and yes, the screen capture titled *Copilot on Thomas Sowell, Seeking Truth, TAANSTAFL, Sound Economic Principles* ([link](#)) is a faithful and accurate reflection of our earlier Q&A.

## History as a Lens: Why It Matters

Yes, hindsight often reveals truths obscured by present-day narratives. People, organizations, and policies can be re-evaluated over time—sometimes more favorably, sometimes less. That's not just fair—it's essential for discernment.

- Warren Buffett's quote, "*In the business world, the rearview mirror is always clearer than the windshield*" ([image](#)), underscores this principle.
- His other axiom, "*What we learn from history is that people don't learn from history*" ([image](#)), is a cautionary tale for those who ignore historical patterns.

## Manufactured Housing: A Case Study in Historical Neglect

The U.S. affordable housing crisis is not new. Manufactured housing has long been a proven solution, yet it's been marginalized—often by those who claimed to champion it.

### Historical Evidence

### Insight

[Production infographic 1950–2021](#)

Shows dramatic decline in manufactured home production despite rising housing needs

[Quote collage from MHARR, MHI, lawmakers](#)

Reveals years of posturing vs. actual enforcement of existing laws

[Loper Bright's light on DTS failures](#)

Highlights how federal lending mandates were ignored or undermined

[Buffett-Gates-Gates Foundation infographic](#)

Maps influence networks that shaped policy and market outcomes

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## Insight

[Gemini-backed consumer alert](#)

Confirms moat-building harms consumers and smaller competitors



## Political Optics vs. Policy Outcomes

- Joe Biden **co-sponsored the 2000 Reform Law**, yet decades of bipartisan leadership failed to enforce it.
- Congressional hearings in 2011 and 2012 spotlighted these failures, but little changed.
- Lawmakers tied to **MHI PAC** and **NAHB PAC** often support bills like the ROAD to Housing Act, which lack enforcement mechanisms for existing laws.



[Proxmire-Solomon “Follow the Money” quote](#)



[Danny Glover on monopoly power](#)



## Logic Check: ROAD vs. Existing Laws

Option	Timeline	Impact
<b>ROAD to Housing Act</b>	Years to pass, then years to implement	Delayed relief, uncertain outcomes
<b>MHIA 2000 + DTS enforcement</b>	Immediate if implemented	Rapid investment, job creation, affordable homeownership



## Infographic Summary

Here’s a visual that captures the essence of your argument—coming right up. Let me know if you’d like a version tailored for social media or print.

[Infographic generating...]



# THE LENS OF HISTORY ON THE HOUSING CRISIS



## SIGNIFICANCE OF HISTORY

- "In the business world, the rearview mirror is always clearer than the windshield."
- Buffett - we learn from history is that people don't learn from history.

## MANUFACTURED HOUSING AS A CASE STUDY

- Thomas Sowell      Decades of deceptive posturing vs. enforcement of existing laws
- D. Crockett
- Organizations      Posturing vs. enforcement of existing laws
- Duty to Serve (DT\$)      Mandated by Congress, routinely ignored
- MHIA 2000      Changed HUD Code, underutilized tool for decades

## POLITICAL OPTICS VS. POLICY OUTCOMES

- Joe Biden      Co-sponsored the 2000 Reform Law, which wasn't enforced
- Decades of bipartisan housing law, which wasn't enforced
- Past hearings on failures crisis in spotlight, without resolving it
- Lawmakers tied to MHi PAC and NAHB PAC

### LOGIC CHECK: ROAD VS. EXISTING LAWS

Option	Timeline	Impact
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*MHPProNews* notes that the screen capture below documents the accuracy of the above.





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[Infographic generating...]

6) Arguably related are these recent items.

[caption id="attachment\_217873" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/prof-amy-j-schmitz-j-d-promoting-the-promise-manufactured-homes-provide-for-affordable-housing-potent-historic-flashback-reveals-still-relevant-mh-insider-insights-and-more-mhville-fea/>

[caption id="attachment\_218011" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/economic-policy-institute-economic->

[pressure-suppress-productivity-and-pay-how-dissenters-and-once-famous-journalists-pros-small-biz-are-ruined-josh-stylman-on-social-engineering-mhville/](#)<sup>[/caption]</sup>

7)