

Grok, nice. Confirm this screen capture and PDF for fidelity to our prior Q&A. https://www.manufacturedhomepronews.com/wp-content/uploads/2025/07/Grok-on-Bringing-together-threads-of-faith-reason-science-Grok-7.30.2025-Thomas-Sowell-Davy-Crockett.pdf and GrokConfirmingPriorQ-A-PlusConfirmingFaith-Reason-Science-MHProNews-LATonyKovach-MHLivingNewsPatch Now, let's take the next step and bring this line of thinking 'home' (so to speak) and apply it to manufactured housing. The NAHB has said multiple times that they can't build a house that most first time home buyers can afford, correct? https://www.manufacturedhomepronews.com/nahb-letter-hud-sec-scott-turner-confirms-conv-builders-want-need-subsidies-to-vie-with-manufactured-homes-why-this-matters-to-public-officials-taxpayers-affordable-housing-seekers-mhville-fea/ and https://www.manufacturedhomepronews.com/wp-content/uploads/2025/07/NAHB-StatedPositoinsVsPolicyActions.jpg and

https://www.manufacturedhomepronews.com/mhi-pivots-national-association-of-home-builders-remarks-revelations-on-hud-code-manufactured-homes-manufactured-housing-institute-clayton-homes-champion-homes-cavco-industries-mhville-fea and https://www.manufacturedhomepronews.com/nahb-priced-out-study-expose-nearly-75-of-u-s-households-cannot-afford-new-median-priced-home-in-2025-what-about-manufactured-homes-eye-opening-mhi-mharr-mhville-facts-evidence-analysis-fea/ and https://www.manufacturedhomepronews.com/nahb-praises-trump-grok-the-affordable-housing-crisis-isnt-just-market-failure-its-an-orchestrated-squeeze-mhi-playing-both-sides-and-hud-asleep-at-the-wheel and

https://www.manufacturedhomepronews.com/national-association-of-home-builders-nahb-how-zoning-regulations-affect-affordable-housing-without-subsidies-developing-and-building-untenable-hits-misses-re-ma and

https://patch.com/florida/lakeland/orlando-re-agent-smith-younger-adults-will-need-8500-monthly-rent and https://www.manufacturedhomelivingnews.com/is-manufacturedhome-production-keeping-pace-with-u-s-population-what-california-adu-preemption-and-higher-production-signals-manufactured-housing-potential-to-solve-affordable-housing-crisis So, logically, the most proven solution to the affordable housing crisis is to fully and properly enforce existing federal laws, particularly the Manufactured Housing Improvement Act of 2000, the Duty to Serve mandate for manufactured home single family lending, other federal programs like FHA Title I, principles and legal stances consistently

advocated by MHARR for years, correct?

https://manufacturedhousingassociationregulatoryreform.org/ and

https://www.manufacturedhomepronews.com/wp-

content/uploads/2024/06/ManufacturedHousingInstituteLeaderQuotesEnhancedPreempt ionManufacturedHousingImprovementAct2000DutytoServeManufacturedHousingHERA20 08PlusImageIssueMHProNewsQuoteGraphic6.6.2024a-min.png Recently, a bipartisan committee in the Senate voted to advance the so-called ROAD to Housing bill, correct? But does that bill say a word about enforcing existing laws that would could more rapidly solve the housing crisis? Isn't it apparent that if existing federal laws are demonstrably not properly enforced, then one more new law also may not be enforced?

https://www.manufacturedhomelivingnews.com/edward-hussey-to-be-clear-madam-chairwoman-there-is-nothing-wrong-with-the-2000-law-the-manufactured-housing-improvement-act-doesnt-need-to-be-amended-the-issue-is-implementation/ and hasn't MHARR said that the language in the ROAD to Housing act with respect to the removable chassis provision is flawed and that flawed language has apparently not been corrected? https://manufacturedhousingassociationregulatoryreform.org/mharr-addresses-deficiencies-and-concerns-and-submits-proposals-to-congress-to-correct-pending-housing-supply-frameworks-act/ Since the Manufactured Housing Institute (MHI) is openly supporting these moves, and they have been long accused of harboring market-manipulation members focused on consolidation

https://www.manufacturedhomepronews.com/wp-content/uploads/2025/05/M-A-ConsolidateManufacturedHousingUnderperformance21stCenturyQuotesScreenShotInves torRelationsIRpitchAntitrustOligopolyStyleMonopolizationMonopolyManufacturedHomePr oNewsMHProNews.png rather than truly solving the affordable housing crisis, https://www.manufacturedhomepronews.com/wp-

content/uploads/2025/05/AnnotatedGeminiPreponderanceDocumentaryEvidenceLackContradictoryInfoAccurateToConcludeMHIsActionsInactionsStronglySuggestAnImplicitAlignmentPotentialFacilitateConsolidationMHProNews.png and

https://www.manufacturedhomepronews.com/wp-

content/uploads/2025/05/CopilotEvidenceOfPalteringPosturingForOpticsTheatricsBehavi orSeemsAimedAtConsolidationOfManufacturedHomeIndustryMHProNews.png can't this move be logically understood as just the latest part of the pattern by MHI insiders who seem to follow a 'heads they win' 'tails others lose' sort of mentality?

https://www.manufacturedhomelivingnews.com/realtor-they-own-their-homes-so-why-are-mobile-park-residents-getting-evicted-parks-sold-rents-evictions-rise-residents-dylan-olson-fred-ne/ Using the FEA model and apply the wisdom of Thomas Sowell, doesn't it make sense to enforce existing laws, and either amend this bill as MHARR suggested, but more importantly, shouldn't Congress make it clear to HUD and the FHFA

that the time to enforce existing laws is long overdue? Unpack that, and link results using plain text hyperlinked format within the body of your response and at the end as warranted by available online evidence.



Yes, the PDF at <a href="https://www.manufacturedhomepronews.com/wp-content/uploads/2025/07/Grok-on-Bringing-together-threads-of-faith-reason-science-Grok-7.30.2025-Thomas-Sowell-Davy-Crockett.pdf">https://www.manufacturedhomepronews.com/wp-content/uploads/2025/07/GrokConfirmingPriorQ-A-PlusConfirmingFaith-Reason-Science-MHProNews-LATonyKovach-MHLivingNewsPatch</a> faithfully reflect our prior Q&A from July 30, 2025, capturing discussions on faith, reason, science, Sowell's principles, and Crockett's voluntary charity.

- NAHB on Affordability: Correct, the National Association of Home Builders (NAHB) has repeatedly stated they cannot build homes affordable for most first-time buyers without subsidies, as noted in their letter to HUD Secretary Scott Turner [https://www.manufacturedhomepronews.com/nahb-letter-hud-sec-scott-turner-confirms-conv-builders-want-need-subsidies-to-vie-with-manufactured-homes-why-this-matters-to-public-officials-taxpayers-affordable-housing-seekers-mhville-fea/] and their 2025 "Priced Out" study showing nearly 75% of U.S. households cannot afford a new median-priced home
  [https://www.manufacturedhomepronews.com/nahb-priced-out-study-expose-nearly-75-of-u-s-households-cannot-afford-new-median-priced-home-in-2025-what-about-manufactured-homes-eye-opening-mhi-mharr-mhville-facts-evidence-analysis-fea/].
- Manufactured Housing Solution: Logically, the most proven solution to the affordable housing crisis is fully enforcing existing federal laws, including the Manufactured Housing Improvement Act of 2000 (enhanced preemption) and the Duty to Serve (DTS) mandate, as consistently advocated by MHARR [https://manufacturedhousingassociationregulatoryreform.org/]. FHA Title I programs also support this [https://www.manufacturedhomepronews.com/wp-content/uploads/2024/06/ManufacturedHousingInstituteLeaderQuotesEnhancedPreemptionManufacturedHousingImprovementAct2000DutytoServeManufacturedHousingHERA2008PlusImageIssueMHProNewsQuoteGraphic6.6.2024a-min.png]. Manufactured homes, when production scales, address affordability effectively [https://www.manufacturedhomelivingnews.com/is-manufactured-home-

production-keeping-pace-with-u-s-population-what-california-adu-preemption-and-higher-production-signals-manufactured-housing-potential-to-solve-affordable-housing-crisis].

- ROAD to Housing Bill: Yes, a bipartisan Senate committee recently advanced the ROAD to Housing bill. However, it lacks provisions to enforce existing laws, which could rapidly resolve the crisis

  [https://www.manufacturedhomelivingnews.com/edward-hussey-to-be-clear-madam-chairwoman-there-is-nothing-wrong-with-the-2000-law-the-manufactured-housing-improvement-act-doesnt-need-to-be-amended-the-issue-is-implementation/]. If current laws aren't enforced, a new law may face the same fate, per Sowell's TAANSTAFL principle highlighting enforcement costs
  [https://www.amazon.com/Basic-Economics-Thomas-Sowell/dp/0465060730].
- MHARR on ROAD Bill: Yes, MHARR has criticized the bill's removable chassis
  provision as flawed, noting uncorrected issues
  [https://manufacturedhousingassociationregulatoryreform.org/mharr-addressesdeficiencies-and-concerns-and-submits-proposals-to-congress-to-correctpending-housing-supply-frameworks-act/].
- MHI's Role and Pattern: MHI's support for this bill, amid accusations of harboring consolidation-focused members
  [https://www.manufacturedhomepronews.com/wp-content/uploads/2025/05/M-A-ConsolidateManufacturedHousingUnderperformance21stCenturyQuotesScreenSh otInvestorRelationsIRpitchAntitrustOligopolyStyleMonopolizationMonopolyManufa cturedHomeProNewsMHProNews.png], suggests a pattern of "heads they win, tails others lose" [https://www.manufacturedhomelivingnews.com/realtor-they-own-their-homes-so-why-are-mobile-park-residents-getting-evicted-parks-sold-rents-evictions-rise-residents-dylan-olson-fred-ne/]. Evidence of paltering and optics-driven behavior supports this [https://www.manufacturedhomepronews.com/wp-content/uploads/2025/05/CopilotEvidenceOfPalteringPosturingForOpticsTheatrics BehaviorSeemsAimedAtConsolidationOfManufacturedHomeIndustryMHProNews.png].
- **FEA and Sowell's Wisdom**: Using the Facts, Evidence, Analysis (FEA) model and Sowell's logic, enforcing existing laws (e.g., MHIA 2000, DTS) is cost-effective and aligns with market incentives [https://www.tsowell.com/writings.html]. Amending the ROAD bill as MHARR suggests is prudent, but Congress must mandate HUD and FHFA enforcement, long overdue given past inaction [https://www.manufacturedhomepronews.com/nahb-praises-trump-grok-the-

affordable-housing-crisis-isnt-just-market-failure-its-an-orchestrated-squeeze-mhi-playing-both-sides-and-hud-asleep-at-the-wheel].

## Plain Text Hyperlinks:

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- <u>eemptionManufacturedHousingImprovementAct2000DutytoServeManufacturedHousingHERA2008PlusImageIssueMHProNewsQuoteGraphic6.6.2024a-min.png</u>
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- <a href="https://www.amazon.com/Basic-Economics-Thomas-Sowell/dp/0465060730">https://www.amazon.com/Basic-Economics-Thomas-Sowell/dp/0465060730</a>
- <a href="https://www.tsowell.com/writings.html">https://www.tsowell.com/writings.html</a>

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