

Draft of pending article on MHPProNews under the title as shown below for pre-publication fact check and analysis

NLIHC, Urban Institute and AI on ROAD to Housing Act 2025-FEA; Best Way to Use AI – Jermey Tate on Socratic Method and Artificial Intelligence Use; plus Sunday Weekly MHVille Headlines Recap

The “Renewing Opportunity in the American Dream (ROAD) to Housing Act of 2025” has been unpacked by The National Low Income Housing Coalition (NLIHC) and the [Warren Buffett-linked Urban Institute](#) among those organizations that weighed in on the [ROAD to Housing Act 2025](#). Various artificial intelligence (AI) systems have naturally been asked to explain that and other housing supply legislation too. This Sunday Weekly MHVille Headlines Recap will provide the Urban Institute's and the NLIHC statements on the ROAD to Housing Act 2025 (Part II). It will also critique those statements using a combination of human expertise and AI bolstered fact checks (Part II). But next up in this facts-evidence-analysis (FEA) is a recent item from Jeremy Tate. Per the [Daily Signal](#): "Jeremy Wayne Tate is the founder and CEO of the Classic Learning Test (CLT), a humanities-focused alternative to the SAT and ACT tests." Tate points out that while a recent Massachusetts Institute of Technology (MIT) which published a study: “Using AI makes you stupid, research finds.” Tate juxtaposes that with the Socratic method (Part I). That will prove useful for both those trying to understand the possible 'best practices' of using AI and it will be useful in framing this report in the context of others that have utilized AI as a fact-checking and logical analysis tool in the past two years. The significance should be made clear by Tate. In Part III will be our Sunday Weekly [MHVille](#) Headlines in Review (or headlines recap.).

Tate says: "the only people capable of using AI to the fullest must be wise." Tate also cautioned: "If someone, or something, does the work for us, then we won't learn."

Hmmm. Let's dive in.

Part I From the [Daily Signal](#) to MHPProNews is the following

Commentary

AI Is Making Us Wiser. Just Ask Socrates.

[Jeremy Tate](#) | August 01, 2025

A recent MIT study made for splashy headlines: “Using AI makes you stupid, research finds.” Though researchers cautioned against using words like “dumb” or “stupid” in their

findings, the study appeared to show that the more a person relied on [AI](#), the less neural connectivity that person experienced.

The jury is still out on whether AI is making people dumber, but it is almost certainly making people wiser. In fact, the only people capable of using AI to the fullest must be wise.

That's because there is a difference between intelligence and wisdom. When we speak of intelligence, we almost always refer to one's ability to do or think of something—whether it's solving a math problem, gaining fluency in Arabic, or having the ability to name every element in the periodic table.

AI appears to be the latest technological innovation that will reduce this type of intelligence built upon skills acquisition and information retention.

[Human beings](#) learn by doing. If someone, or something, does the work for us, then we won't learn. Just as calculators relieved us of the necessity to remember long division, Google Translate reduced the demand to remember stray foreign language vocabulary, and search engines made memorizing trivia irrelevant, generative AI will almost assuredly make us less capable of forming sustained arguments and writing them with clarity. There's a reason why schoolchildren of the past could translate Virgil and name multiple pivotal battles in the [War of 1812](#), while today's kids struggle to list the original 13 colonies. After all, why learn to do what a machine can do for you with much greater speed and accuracy?

Declines in this type of intelligence are lamentable, and there are still good reasons to help young people unlock the power of their brains by tackling thorny equations and memorizing epic [poetry](#). But where AI creates downward pressure on intelligence, it demands much greater exercise of wisdom.

Socrates defined wisdom as being aware of one's own ignorance. The truly wise man knows how much he doesn't know. Socrates's awareness of his own ignorance led him to engage in what we now call the Socratic method. He would often converse with the Sophists, masters of [rhetoric](#) who spoke well without real understanding. In his method, Socrates would ask the Sophists question after question to uncover the truth—or absurdity—of the answers given. Socrates is known as the father of philosophy, not because he knew the answers to everything, but because he knew what questions to ask and when an answer was wrong.

I doubt many people engage in Socratic dialogues directly with ChatGPT. But large language models can only work if, like Socrates, users know the right questions to ask. AI has effectively all the information of the internet at its metaphorical fingertips. The quality of AI's answer is, therefore, determined much less by the quantity of its knowledge than by

the quality of our questions. The answers AI gives are only as good as the prompts we give it.

Those who use AI well are thus trained to gain wisdom. If the AI provides an answer that doesn't truly answer your question, chances are you are asking the wrong question. This forces the user to reflect: What question do I really need to ask? What information is missing? What context needs to be added? What precisely do I not know that I am hoping AI will tell me?

The best AI users engage in a Socratic dialogue in their own minds every time they attempt to craft the most effective prompt. And when they get it wrong, they have to readdress the question to come to the unintentionally neglected or forgotten heart of the issue.

Constantly engaging in this style of thinking forces a person to more quickly recognize what exactly they don't know, because only with that recognition is AI effective. In a word, using AI trains users to become wise.

Having worked in education for decades, I know the best students are not those who know the most information, but those who have the greatest desire to learn. They keep seeking and asking because they want to know. And they are perceptive enough to inquire in a way that unlocks the meaning behind the text at hand. These are the types of students AI is beginning to form.

AI is not conscious, meaning, like the Sophists of Greek antiquity, it speaks without knowing what it says. But that's good. Because of the Sophists, we have Socrates.

We publish a variety of perspectives. Nothing written here is to be construed as representing the views of The Daily Signal.

Part II - Additional Facts-Evidence-[Analysis](#) (FEA) plus more MHProNews MHVille Commentary

1) Jeremy Tate said the following above.

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2) Be that as it may, while this platform does not use ChatGPT, it is in large part the practice of MHProNews/MHLivingNews to engage in something akin to the Socratic method in most of our published uses of AI, be with the [left-leaning](#) Google's Gemini, [left-leaning](#) MS Bing's Copilot, or xAI's Grok (which is also reportedly often [left-leaning, but may be more right-leaning than Gemini or Copilot](#)). Copilot itself suggested in a Q&A (input/inquiry, chat, discussion, etc.) that large language model AI's lean left and that part of the way to counter that leftist tendency is to introduce information that is more from the political, social, or intellectual right.

3) Tate also said.

The best AI users engage in a Socratic dialogue in their own minds every time they attempt to craft the most effective prompt. And when they get it wrong, they have to readdress the question to come to the unintentionally neglected or forgotten heart of the issue.

Once, more, that happens to be a fair description of the method used by *MHProNews/MHLivingNews* with AI. AI is trained to be logical, and if facts and evidence are presented that clearly contradict this or that bias (left, right, or otherwise), then a given AI system at this point in time, based on this platform's years of experience using such system and clearly labeling their use for reader discernment provides an array of insights that are not just limited to the topic being discussed. Because Copilot has periodically said words to the effect that how an input/inquiry is framed is import.

Quite so. Let's put that to work with what the [Urban Institute](#) (UI) and the [National Low Income Housing Coalition](#) (NLIHC) had to say about the ROAD to Housing Act 2025. Then, we will strive to ask 'the right questions' from various AI systems below to see if it seems to be the weaknesses in the analyses by those two nonprofits.

4) Per the NLIHC

TITLE 3 – MANUFACTURED HOUSING FOR AMERICA:

Title 3 includes provisions related to manufactured and modular housing. Manufactured homes

are significantly less expensive to build compared to site-built homes and can provide affordable

homeownership to low- and moderate-income households.

Sec. 301 – Housing Supply Expansion Act

Provision - Manufactured homes are significantly less expensive to build compared to site-built

homes and can provide affordable homeownership to low- and moderate-income

households.

NLIHC finds that manufactured homes are an essential source of affordable housing, especially in rural areas. They are significantly less expensive to build, and manufactured homebuyers typically have significantly lower incomes than those of site-built homebuyers. This provision would further reduce costs and expand design and location possibilities for manufactured housing.

5) An industry professional commenting via email to MHPProNews about a post by Century Homes of America (perhaps the subject of an upcoming planned report) that commented on the emerging legislation said the following.

Reads like something written by someone who doesn't know the subject matter but was spoon-fed a boatload of crap.

For example:

"Modular homes, a subset of manufactured housing, are increasingly recognized for their flexibility and efficiency." (Emphasis added).

So --

This is yet another example of the regulatory and market chaos that would ensue from this bill in its current form. Modular homes, regulated at the local level pursuant to varying state and local building codes, are *not* a "subset" of manufactured housing (or the statutorily term, "manufactured home"), which is defined specifically in federal law. "Manufactured homes," unlike modular homes, are regulated (as to construction and safety) under *federal law*, pursuant to uniform, performance based federal standards and uniform federal enforcement regulations and procedures. Together with federal preemption, these uniform federal standards and procedures ensure the fundamental, inherent affordability of manufactured homes -- in distinct contrast to modular homes, which are priced significantly higher than mainstream HUD Code homes.

6) Per the [Urban Institute](#) (page 4-5).

Removing the Chassis Requirement from Manufactured Housing

Manufactured housing tends to be more affordable than site-built homes because of production efficiencies. The scaling of manufactured housing is in part limited by the chassis, or the steel frame around which the homes are built and delivered to their sites, which is currently required by the HUD code to permanently remain on manufactured homes.

The ROAD to Housing Act proposes to revise the HUD definition of manufactured housing to remove the chassis requirement, and mandate states to certify that (1) chassis and no-chassis manufactured homes are treated similarly under law with respect to financing, title, insurance, and more; and (2) the state has removed chassis requirements in their own laws and regulations. Noncompliance would lead to prohibition of manufacturing and installation of manufactured homes in the state.

5

What the Evidence Says on the Chassis Requirement

Requiring the chassis to remain under manufactured homes adds unnecessary costs (i.e., steel and transportation costs) and limits the ability of manufactured homes to be used as infill housing, to be built over basements, and to have multiple stories. Many local governments prohibit manufactured housing through their zoning code using chassis language. Urban research indicates that eliminating this requirement would overcome key regulatory barriers to manufactured home production and allow manufactured homes to be placed in neighborhoods as infill in vacant or underutilized lots. It would also open the door to greater innovation in the design and delivery of manufactured housing, allow for greater resiliency by installing over basements and similar to slab-on-grade

construction, reduce costs to allow for greater energy and resiliency features, and make manufactured housing more cost-competitive in markets farther from production facilities (Rumbach et al. 2025).

How Else Congress Could Improve Regulatory Flexibility

1. Unleash more manufactured housing production and preservation. Removing the chassis requirement is a first step to unlock manufactured housing production and increase the supply of affordable housing, but much more can be done to accelerate participation and innovation in this market. This includes improving options for chattel loans used to finance manufactured housing (Kaul and Pang 2022), and chattel lending that makes owning a manufactured home on a rented lot a more sustainable form of homeownership.⁹ In addition, Congress can explore measures to disincentivize or preempt local zoning rules that discourage manufactured housing, and making the Preservation and Reinvestment Initiative for Community Enhancement (PRICE) program permanent can ensure consistent resources for manufactured home preservation.

2. Increase funding flexibility allowances for Moving to Work and other agencies, which has been shown to improve agencies' cost-effectiveness and residents' self-sufficiency. Funding flexibility has also allowed MTW agencies to improve their access to financing and other funder support by using funds from the traditional streams to close short-term project gaps, provide base funding for activities, or otherwise shore up their position, making them an attractive investment (Levy et al. 2020). Increasing flexibility to include things like reserves, special purpose vouchers, and Section 8 Moderate Rehabilitation Program funding could help MTW agencies become even more efficient and responsive.¹⁰

3. Expand research on Moving to Work activities, local nontraditional assistance, and use of work requirements in studies of Moving to Work agencies' use of flexibilities. MTW agencies can design unique housing assistance models to meet local housing needs. Local nontraditional programs serve thousands of households (Galvez et al. 2021), but few have been rigorously evaluated. Additional research and evaluation capacity will allow lessons learned from these programs to benefit other agencies. In addition, research on work requirements should focus on their outcomes and impact for residents; administrative costs; factors that enable or inhibit employment and income gains; and the sensitivity of employment and income gains to economic downturns.

4. Simplify requirements to use federal funds for affordable housing. The HOME Investment Partnerships and Community Development Block Grant programs are significant and critical federal funding sources to states and localities, but the programs are notoriously complex and inflexible to layer with other funding sources (Fu et al. 2023). Congress should continue to explore how to reform these programs' regulations to fund affordable housing.¹¹

⁹Laurie Goodman and Alexei Alexandrov, "Tenant Protections and New Lending Options Could Unlock the Manufactured Housing Market," Urban Wire, (blog), Urban Institute, November 7, 2024, <https://www.urban.org/urban-wire/tenant-protections-and-new-lending-options-could-unlock-manufactured-housing-market>.

¹⁰ "MTW Expansion Training." HUD Exchange. Accessed May 16, 2025, <https://www.hudexchange.info/programs/mtw/mtw-expansion-training/understanding-and-using-funding-flexibilities/overview-of-funding-flexibilities/>.

11 Congressman Emanuel Cleaver, “Reps. Cleaver & Flood Kick Off Public Input Process for HOME and CDBG Reauthorization,”
press release, April 7, 2025, <http://cleaver.house.gov/media-center/press-releases/rep-cleaver-flood-kick-public-input-process-home-and-cdbg>.

7) What are the common points between the [Urban Institute](#) (UI) and the [NLIHC](#) on the manufactured housing points of the bill? Per a WORD search of each document.

a) Neither appears to mention the Manufactured Housing Improvement Act of 2000 (a.k.a.: MHIA, MHIA 2000, 2000 Reform Law, 2000 Reform Act).

b) Neither appears to mention the word "preemption" anywhere in their respective PDFs.

c) Neither mentions the point from that email (#5).

Modular homes, regulated at the local level pursuant to varying state and local building codes, are *not* a "subset" of manufactured housing (or the statutorily term, "manufactured home"), which is defined specifically in federal law. "Manufactured homes," unlike modular homes, are regulated (as to construction and safety) under *federal law*, pursuant to uniform, performance based federal standards and uniform federal enforcement regulations and procedures.

These are supposed to be 'experts' in housing working at organization that are researching and advocating on housing related issues, and neither of them mentioned those three relevant points?

8) Now, let's apply asking the right questions principle that Tate pointed to in his Socratic look at AI in Part I. Per a Q&A (input/inquiry, etc.) by MHPProNews is the following.

Gemini, is it fair to say that the ROAD to Housing Act 2025 includes various forms of governmental subsidies for housing and research, regardless of what label those subsidies are couched under?

Gemini

2.5 Flash ▼

Yes, it is fair to say that the ROAD to Housing Act 2025 includes various forms of governmental subsidies for housing and research. The bill proposes a wide range

of policy tools to address housing affordability, many of which involve federal funding and financial incentives.

Here are some examples of the subsidies and funding mechanisms included in the bill, regardless of the specific label used:

- **Grants and Loans:** The act includes provisions to establish a 5-year pilot program at the Department of Housing and Urban Development (HUD) that would offer grants and forgivable loans to low- and moderate-income homeowners and small landlords for home repairs and health hazard mitigation. It also authorizes a competitive grant program for localities to adopt pre-approved housing designs, such as accessory dwelling units (ADUs) and duplexes (<https://bipartisanpolicy.org/explainer/whats-in-the-road-to-housing-act-of-2025/>).
- **Funding for Research:** The legislation directs federal agencies to conduct studies and research. For example, it authorizes HUD to fund a study on a standardized code for modular homes and directs the Consumer Financial Protection Bureau (CFPB) to study mortgage loan originator compensation practices related to small-dollar mortgages (<https://bipartisanpolicy.org/explainer/whats-in-the-road-to-housing-act-of-2025/>).
- **Incentives and Tax-Related Provisions:** The bill aims to increase investments in affordable housing by raising the cap on bank public welfare investments from 15% to 20% (<https://davisvanguard.org/2025/07/housing-crisis-reforms-2025/>). While not a direct subsidy, this provision uses a regulatory mechanism to encourage private-sector investment in public-benefit projects. Other provisions mentioned in related analyses, such as those from the Affordable Housing Credit Improvement Act, aim to increase the impact of the Low-Income Housing Tax Credit (LIHTC), which is a key federal subsidy for affordable housing development (<https://www.commonmoves.com/blog/blog-detail/2025/7/federal-funding-and-zoning-reform-in-2025--what-you-need-to-know.html>).

These provisions, whether through direct grants, competitive funds, or regulatory incentives, are all forms of government-backed financial assistance intended to encourage specific housing-related activities.

--- MHPProNews notes that the screen capture to document the accuracy of the above is as shown below. ---



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9) The documents uploaded to Gemini in the following Q&A are those linked [here](#), [here](#), and [here](#).

Gemini is it fair and accurate to say that none of these three documents includes the words, “Manufactured Housing Improvement Act” or “preemption” in their respective texts? Is it also fair to say that there is no notable critique of the facts that subsidies in housing have been used for some 5 decades or more and have yet to solve the affordable housing crisis?

Gemini

2.5 Flash ▾

Based on a review of the three provided documents, here is a summary of the findings:

- **"Manufactured Housing Improvement Act" and "preemption":** None of the documents contain the exact phrase "Manufactured Housing Improvement Act" or the word "preemption." However, the NLIHC analysis and the U.S. Senate Committee documents do have a section titled "Title 3 - Manufactured Housing for America" which discusses manufactured and modular housing.
- **Critique of housing subsidies:** The documents do not contain a notable critique that subsidies in housing have been used for five decades or more and have yet to solve the affordable housing crisis. However, the documents do include critiques related to specific housing programs and the need for more funding or better targeting of existing subsidies.
 - The NLIHC analysis notes that "supply provisions do not include any additional funding to create or preserve units affordable to extremely low-income renters". It also states that "Investments in targeted subsidy programs, such as the National Housing Trust Fund, and deeper income targeting in existing federal programs are needed to address this shortage".
 - The Urban Institute document mentions that the Rental Assistance Demonstration (RAD) program, which uses private capital and Low-Income Housing Tax Credits, has open questions about the "long-term affordability of

units" once the initial investments expire. It recommends that PHAs track and report on longer-term viability.

--- MHPProNews notes that the screen capture to document the accuracy of the above is as shown below. ---

UrbanInsti...-MHProNews

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NLIHC_Anal...-MHProNews

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U.S.Senate...by_section

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◆ Gemini

2.5 Flash ▼

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[🔗 Sources](#)



10)

11)