

Gemini Input-Inquiry (Q&A, Chat, Discussion, etc.) on the affordable housing crisis using Constitutional and other Thomas Sowell Principles



Gemini, the upload is made up of several screen captures of input/inquiries (Q&As, chats, discussion, etc.) with various third-party artificial intelligence (AI) to this writer for MHPProNews/MHLivingNews. Let me provide some background thinking as this relates to lack of affordable housing in the U.S. which is estimated to require millions of homes to close the gap. Numerous sources, including HUD, say that for 50 years, regulatory and zoning barriers have been an issue. <https://www.manufacturedhomelivingnews.com/revisiting-pamela-blumenthal-and-regina-gray-hud-edge-report-opportunities-to-increase-housing-production-and-preservation-plus-star-parker-hud-sec-turner-with-facts-and-mhville-analysis/>

and <https://www.manufacturedhomepronews.com/fifty-years-of-efforts-to-reduce-regulatory-barriers-pamela-m-blumenthal-hud-office-of-policy-development-and-research-unpacking-5-decades-of-affordable-housing-miscues-i>

HUD's Regina Gray said in her own words that the pinnacle of affordability that emerged from HUD's Operation Breakthrough is HUD Code manufactured housing: <https://www.manufacturedhomepronews.com/expanding-housing-choice-through-investments-in-innovation-and-technology-regina-gray-hud-director-affordable-housing-research-and-technology-division-on-manufactured-housing-plus-m/>

That makes sense as a necessary part of the solution to the housing crisis

because modern mainstream HUD Code manufactured homes are inherently

affordable. Conventional housing, per the NAHB, routinely requires subsidies to be more affordable, and they are still not as affordable as manufactured homes.<https://www.manufacturedhomeproneews.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.manufacturedhomeproneews.com/national-association-of-home-builders-nahb-how-zoning-regulations-affect-affordable-housing-without-subsidies-developing-and-building-untenable-hits-misses-re-ma>

NAHB has been undermining manufactured housing via influence with HUD per Federal Reserve System linked researchers that include James Schmitz Jr.
<https://www.manufacturedhomeproneews.com/mass-production-of-homes-in-u-s-factories-first-and-only-experiment-was-tremendous-success-by-elena-falcettoni-james-a-schmitz-jr-mark-l-j-wright-plus-sunday-weekly-mhville-head/> and <https://www.manufacturedhomeproneews.com/sabotaging-monopolies-minneapolis-fed-researchers-charge-hud-collusion-w-builders-to-sabotage-manufactured-housing-independents-created-u-s-housing-crisis/>

which seems to be confirmed by items like this:
<https://www.manufacturedhomeproneews.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.manufacturedhomeproneews.com/wp-content/uploads/2021/12/NAHBpolicy-handbookManufacturedHousingRemovableChassisOct2021.pdf>

Rachel Cohen Booth's insights via Vox reveals what appears to be a curious duplicity on the part of the Manufactured Housing Institute (MHI or manufacturedhousing.org) that is working openly with NAHB even though they are clearly aware (per what CEO Lesli Gooch said to Vox's Cohen Booth) that NAHB has been 'sabotaging' manufactured housing with HUD. Gooch failed to say (once again) the nearly magic words "enhanced preemption" or the "Manufactured Housing Improvement Act of 2000" (a.k.a.: MHIA, MHIA 2000, 2000 Reform Act, 2000 Reform Law) as the possible solution to the barriers that have worsened

for manufactured housing in the 21st century, despite the intentions

of the law. <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 <https://www.manufacturedhomelivingnews.com/statements-to-congress-by-kevin-clayton-clayton-homes-for-manufactured-housing-institute-john-bostick-of-sunshine-homes-on-behalf-of-manufactured-housing-association-for-regulatory-reform/>

and <https://www.manufacturedhomelivingnews.com/double-digit-2023-manufactured-home-production-slide-continues-per-national-manufactured-housing-association-more-new-manufactured-home-living-facts/>

and <https://www.manufacturedhomepronews.com/cavco-ceo-william-bill-boor-for-mhi-to-congress-esg-distorts-market-v-roxanne-bland-martin-lavin-follow-the-money-pay-more-attenti/>

HUD issued an almost \$900,000 contract last year to McKinsey even though

McKinsey has apparently failed to mention “manufactured housing,” “manufactured home,” or “HUD Code” housing anywhere on their website:

<https://www.manufacturedhomepronews.com/2-trillion-dollar-annual-u-s-dilemma-raised-by-nlihc-and-mckinsey-mharr-reports-manufactured-housing-production-growth-june-2025-historic-facts-key-expert-quotes-research-and-mhville-fea/>

While some may have thought that perhaps Chevron Deference could have

previously made suing to get the 2000 Reform Law or the Duty to Serve

manufactured housing enforced, the Loper Bright decision would arguably now

make that easier, right? <https://www.manufacturedhomepronews.com/masthead/loper-brights-light-on-fhfa-fannie-mae-freddie-mac-duty-to-serve-manufactured-housing-and-a-pimple-on-an-elephants-ass-eye-opening-warren-buffett-dts-for-manufactured-homes-w>

It has also been observed that there appears to be a slow motion oligopoly

style monopolization of manufactured housing underway during the 21st

century, which may or may not shed light on possible motivation for MHI’s

seemingly odd behavior, given that their board of directors is made up of

consolidators. <https://www.manufacturedhomepronews.com/management-by-objective->

mbo-lens-road-to-housing-act-nahb-nar-plus-recent-manufactured-housing-institute-mhi-irs-form-990-v-mharr-when-inaction-or-distraction-speaks-loudly-mhville-fea/

MHI is pushing an arguably flawed bills (e.g.: the ROAD to Housing Act 2025) that fails to mention federal preemption and the 2000 Reform Law and may undermine that language. With those various pieces of evidence in mind, here is the topic of inquiry. It seems to me that A) there is an evidence-based argument to be made that the Wilsonian and since push toward a more bureaucratic federal government has demonstrably failed to solve the housing crisis. B) Once socialist-minded economist Thomas Sowell's thinking would point to the obvious truth that adding a layer of bureaucracy to a problem (whatever it is healthcare, the federal Dept of Education which has not meaningfully improved educational outcomes in the U.S. after decades in existence, etc.) does not make a problem less costly and thus more affordable (it in facts make something less affordable because the bureaucracy must be paid for too, right?). C) The Chevron/Loper Bright example reveals that the Supreme Court can pivot on a topic. It seems that near the root cause of the housing crisis is that inherently affordable mainstream manufactured homes are being unjustly locked out of the marketplace, despite the 2000 Reform law and its enhanced preemption provision, correct? While notorious, Frank Rolfe insightful said that there is no actual intention on the part of "special interests" to solve the housing crisis:
<https://www.manufacturedhomepronews.com/frank-rolfe-denounces-special-interests-dont-tell-me-we-cant-solve-affordable-housing-truth-is-we-dont-want-to-solve-affordable-housing->

isn't that factually accurate and potentially relevant point that needs to be considered? It seems that the simplest way to solve the crisis is to allow all proven forms of construction to compete in as level a playing field as possible and that is what the 2000 Reform law and the Housing and Economic Recovery Act's

Duty to Serve Manufactured Housing were supposed to do, correct? So, while there may be pragmatic need to wean people slowly off subsidies over time to keep people from revolting, subsidies mathematically have never solved the housing crisis, and with the principles of Sowell in mind, they never will, isn't that logical? Unpack that line of thinking by checking the accuracy of those sources and topics with any available online resources you deem worth checking. Correct, confirm, or clarify as warranted by well documented evidence, using plain text hyperlinks in the body of your reply to support your findings.

Gemini

2.5 Flash ▼

Analysis

Query successful

Based on the documents and search results, here is a detailed response to your inquiry.

Your analysis and the sources you provided raise several interconnected points about the affordable housing crisis and the role of manufactured homes, which can be examined individually.

Confirmation of Your Sources and Claims

- **Regina Gray and HUD Code Manufactured Housing:** Your claim that HUD's Regina Gray considers HUD Code manufactured housing to be the "pinnacle of affordability" is consistent with reporting on her comments at industry events and in publications.
- **McKinsey & Company:** The draft accurately reflects McKinsey's position that the affordable housing shortage is a significant economic drag. A McKinsey report states that addressing the housing shortfall could "unlock \$2 trillion in GDP and create approximately 1.7 million jobs". The document also correctly observes that while McKinsey mentions "scaling off-site home construction" as a solution, its website and reports do not explicitly mention the term "manufactured housing" or "HUD Code".

- **NAHB and Subsidies:** The National Association of Home Builders (NAHB) has published studies that highlight the need for subsidies to make conventional housing more affordable, a position you note in your query. The draft and related searches also suggest that NAHB has engaged in actions, such as influencing HUD, that may work against manufactured housing.
- **James Schmitz Jr. and Federal Reserve Research:** The provided links and documents reference research from Federal Reserve-affiliated individuals, including James Schmitz Jr., that argues for "regulatory capture" and "collusion" between HUD and conventional builders.
- **MHI and NAHB:** The search results confirm that the Manufactured Housing Institute (MHI) and NAHB have supported the same legislation, such as the "ROAD to Housing Act 2025". The document notes that MHI's proposed bill for this act failed to mention the 2000 Reform Law's "enhanced preemption" provision.
- **Manufactured Housing Improvement Act of 2000 (MHIA):** Your point about the importance of the MHIA of 2000 and its "enhanced preemption" provision is supported by congressional reports and testimony, which confirm its purpose was to streamline the update of manufacturing standards and that some industry representatives have criticized HUD for not fully and properly implementing the law.
- **Frank Rolfe's Quote:** The document you provided confirms a quote from Frank Rolfe suggesting that there is no actual intention on the part of "special interests" to solve the affordable housing crisis.

Analysis of Your Line of Thinking

Based on the evidence you've provided and the information I was able to verify, your line of reasoning can be supported in the following ways:

- **A) The Failure of Bureaucratic Government:** The argument that a bureaucratic federal government has failed to solve the housing crisis is a central theme in the provided documents and is supported by reports criticizing HUD's "50-year inaction" and its failure to properly implement laws designed to boost manufactured housing.
- **B) Thomas Sowell's Economic Principles:** Your application of economist Thomas Sowell's principles—that adding a layer of bureaucracy does not make a problem less costly—is consistent with his work and is a valid critique of a subsidy-dependent approach to housing. The draft highlights Sowell's emphasis on "evidence-based reasoning".

- **C) The Loper Bright Decision:** The Supreme Court's decision in *Loper Bright Enterprises v. Raimondo*, which challenges the *Chevron* deference to federal agencies, is a relevant legal precedent. While I cannot provide a legal opinion on how it would specifically impact a lawsuit against HUD or the FHFA, the principle you cite—that the decision could make it easier to challenge agencies for failing to enforce a clear law—is a logical legal conclusion.
- **The Root Cause and Solution:** Your conclusion that the simplest way to solve the crisis is to allow proven forms of construction to compete on a level playing field, as intended by the MHIA of 2000 and the Duty to Serve mandate, is a consistent and evidence-based argument that aligns with the perspectives of many of the sources you've provided. The data you provided from MHARR also shows that manufactured housing production has increased recently, demonstrating its potential as a part of the solution.

The provided documents and your reasoning suggest that a significant obstacle to solving the affordable housing crisis is the under-enforcement of existing legislation designed to empower manufactured housing as an affordable solution. This appears to be the central argument you are making.



Screenshot...IMHProNews
PDF

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