

3<sup>rd</sup> Pre-publication draft for third-party AI fact-evidence-analysis (FEA) check.

## **Ready for More Affordable Housing in USA? Innovative Housing Showcase 2025 Reveal Proven Options—But Post-Event Facts-Evidence-Analysis Exposes Political and Corporate Intrigue as Bottlenecks**

(Washington, D.C. | 9.12.2025) From September 6-10, 2025, the National Mall was transformed into a live laboratory for affordable housing solutions. According to the U.S. Department of Housing and Urban Development ([HUD](#)) [those solutions included](#): panelized construction, modular, 3D-printed, energy-efficient manufactured homes and more. Behind the model assemblies and ribbon-cuttings, the real question was whether federal leaders and industry officials would use the [Innovative Housing Showcase](#) (IHS) 2025 platform to enforce existing laws, break zoning logjams and broaden affordable housing market access. A post-event Fact-Evidence-Analysis (FEA) “acid test” reveals that despite proven technologies, entrenched political, regulatory, and corporate/association boardroom intrigue apparently remain the biggest bottlenecks. As [notorious](#) Manufactured Housing Institute (MHI) member [Frank Rolfe](#) previously [said, there appears to be no serious interest in solving the affordable housing crisis](#).

### **What Was the Innovative Housing Showcase (IHS) 2025?**

The Innovative Housing Showcase (IHS) 2025 was a five-day public exhibition organized by the U.S. Department of Housing and Urban Development under the theme “The American Home Is the American Dream.”

More than two dozen exhibitors—ranging from Guardian Structural Technologies’ SHIELD Panel system to [UMH Properties](#)’ three HUD-Code manufactured homes—assembled cutting-edge model dwellings on the National Mall near the Capitol Building to demonstrate more rapidly produced, cost-effective paths to homeownership.

[HUD Secretary Scott Turner](#), congressional allies and local officials toured the site. But after the final day no comprehensive recap has appeared on MHI’s website or any state affiliate portal as of the time shown (8:52 AM ET).

<https://www.housingwire.com/articles/hud-innovative-housing-showcase-begins-saturday/> <https://www.hud.gov/news/>

### **Regulatory & Zoning Barriers: Known for [Five Decades](#) - Talk but Inaction by Both Major Parties**

HUD's own researchers have repeatedly identified local regulatory and zoning restrictions as the primary barrier to boosting factory-built housing production. Pamela M. Blumenthal and Regina Gray's EDGE report for [HUD's Office of Policy Development and Research](#) pinpointed land-use delays and exclusionary local codes as the biggest choke points to scaling modern manufactured and modular homes.

<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/> A

companion review tracing half a century of federal policy missteps confirms that demand has always outstripped supply, yet neither Democratic nor Republican administrations have effectively used the Manufactured Housing Improvement Act of 2000 (MHIA 2000) [enhanced preemption](#) tool to override obstructive local ordinances.

<https://www.manufacturedhomeprnews.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-incl>

[caption id="attachment\_211004" align="aligncenter" width="600"]

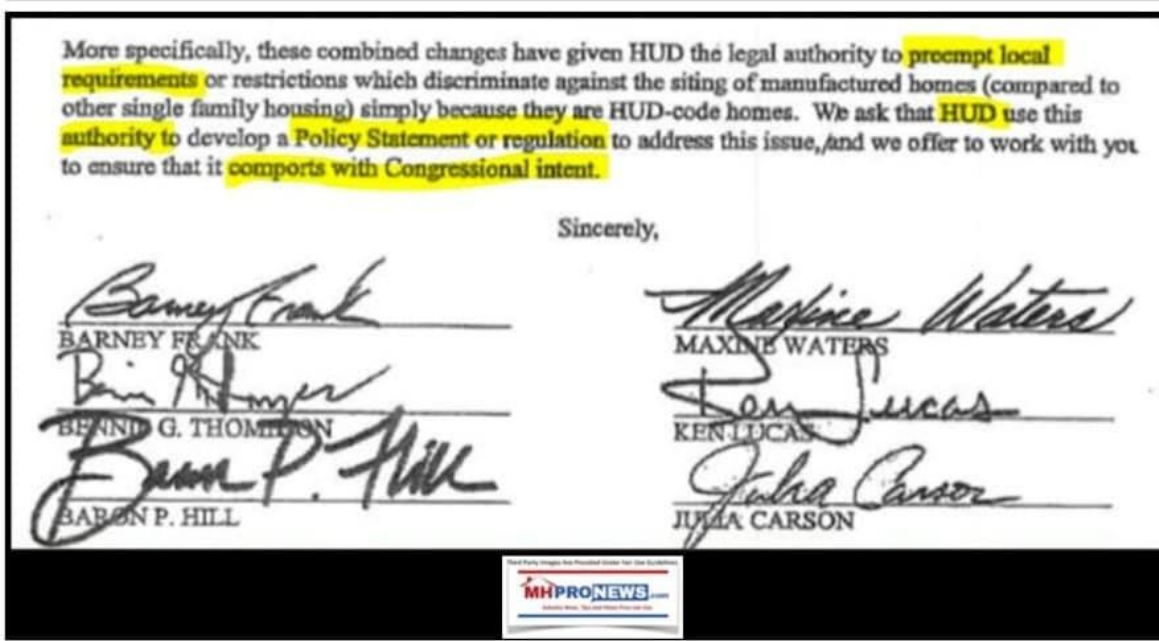


<https://www.manufacturedhomelivingnews.com/revisiting-pamela-blumenthal-and-regina-gray-hud-edge-report-opportunities-to-increase-housing-production-and-preservation-plus-star-parker-hud-sec-turner-with-facts-and-mhville-analysis/>[/caption]

**MHIA Enhanced Preemption: Enacted but Rarely Enforced**

The MHIA 2000 was enacted with broad, bipartisan support and included “[enhanced preemption](#),” a legal mechanism empowering HUD to supersede local zoning that discriminates against HUD-Code manufactured homes. Then-Senator Joe Biden (DE-D) co-sponsored the measure, yet during the [nearly 25 years since the 2000 Reform Law was enacted by a widely bipartisan Congressional act](#), HUD has [invoked enhanced preemption in only a handful of cases](#). <https://www.manufacturedhomepronews.com/wp-content/uploads/2024/06/ManufacturedHousingInstituteLeaderQuotesEnhancedPreemptionManufacturedHousingImprovementAct2000DutytoServeManufacturedHousingHERA2008PlusImageIssueMHProNewsQuoteGraphic6.6.2024a-min.png> That failure to enforce existing law remains central to the affordable housing crisis: without millions of additional homes, market-based supply cannot meet demand.

[caption id="attachment\_186505" align="aligncenter" width="598"]



See the report linked here for the full letter.

<https://www.manufacturedhomelivingnews.com/coming-epic-affordable-housing-finance-clash-chair-maxine-waters-vs-warren-buffett-clayton-homes-historic-challenges-ahead/>

**The 2000 Reform Law was passed on a widely-bipartisan basis.** Note: depending on your browser or device, many images in this report can be clicked to expand. or example, in some browsers/devices you click the image and select 'open in a new window.' After clicking that selection, you click the image in the open window to expand the image to a larger size. To return to this page, use your back key, escape or follow the prompts.

[/caption]



## The “Acid Test” Challenge: Enforcing Law and Winning Coverage

On September 5 2025, MHPProNews issued its [pre-event “Acid Test” challenge](#) to the Manufactured Housing Institute (MHI) to engage on the record with HUD officials and the Federal Housing Finance Agency to:

- Publicly commit to enforcing the MHIA 2000 “[enhanced preemption](#)” provision of federal law.
  - Announce concrete steps under the Duty to Serve (DTS) mandate to expand chattel lending.
  - Secure national broadcast or cable news coverage (ABC, CBS, NBC, CNN, MSNBC, Fox, Newsmax). This challenge pressed MHI to fulfill its fiduciary duty to independent producers—including members of the Manufactured Housing Association for Regulatory Reform (MHARR)—by delivering policy enforcement, financing commitments and mass-media reach, not mere pageantry.
- <https://www.manufacturedhomepronews.com/acid-test-pending-innovative-housing-showcase-2025-as-manufactured-housing-institute-mhi-behavioral-case-study-will-mhi-use-ihs-2025-to-try-prove-their-industry-critics-wrong-mhville-fea/>

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<https://www.manufacturedhomepronews.com/acid-test-pending-innovative-housing-showcase-2025-as-manufactured-housing-institute-mhi-behavioral-case-study-will-mhi-use-ihs-2025-to-try-prove-their-industry-critics-wrong-mhville-fea/>[/caption]

## MHARR Delegation Meets [HUD Secretary Turner](#)—Then Nothing

Earlier in 2025, a delegation of [MHARR leaders](#) secured an in-person meeting with [HUD Secretary Turner](#)—President Donald J. Trump’s (R) hand-picked choice charged with enforcing HUD’s delegated parts of federal law. [Mark Weiss, J.D., President and CEO of MHARR](#), along with Senior Advisor [Danny Ghorbani](#), and senior delegates [Edward J. Hussey](#) and [Peter James](#) of MHARR pressed Secretary Turner to invoke enhanced preemption and address zoning barriers. Yet, as of today, Turner’s office has issued no policy directive or regulatory action to implement enhanced preemption. A review of HUD’s news releases shows no such announcement. <https://www.hud.gov/news/> The Trump Administration thus far follows a pattern of political inertia, despite its stated support for modern housing innovation.

[caption id="attachment\_212889" align="aligncenter" width="617"]



<https://manufacturedhousingassociationregulatoryreform.org/manufactured-housing-association-for-regulatory-reform-mharr-leaders-call-on-hud-secretary-to-address-and-remedy-federal-manufactured-housing-program-mismanagement/>

[caption id="attachment\_218265" align="aligncenter" width="600"]



<https://manufacturedhousingassociationregulatoryreform.org/manufactured-housing-association-for-regulatory-reform-mharr-raises-key-manufactured-housing-industry-issues-in-meeting-with-senior-hud-officials/>[caption][caption id="attachment\_218954" align="aligncenter" width="600"]



<https://www.manufacturedhomelivingnews.com/if-not-amended-does-road-to-housing-act-risk-less-affordable-housing-new-mharr-white-paper-critical-analysis-of-renewing-opportunity-in-the-american-dream-road-to-housing-act-2025-m/>[caption]

**Why IHS 2025 Matters to the Affordable Housing Crisis**



With the nation facing a shortfall often estimated to be [4 to over 7 million](#) affordable housing units needed, HUD Code manufactured homes remain the unsubsidized, affordable and most scalable solution. Congressman [Mike Flood \(NE-R\) said in a press release](#) earlier this year: “Flood: We Don’t Need More Subsidies, We Just Need More Homes At Prices People Can Afford” underscores that boosting production of manufactured homes can alleviate scarcity without additional taxpayer outlay. <https://financialservices.house.gov/news/documentsingle.aspx?DocumentID=409727> Scaling these homes requires both financing reform under the [Duty to Serve \(DTS\) provision of the Housing and Economic Recovery Act \(HERA\) and zoning relief under enhanced preemption](#)—neither of which materialized during IHS 2025. Other than *MHProNews* and *MHLivingNews*, who in media have spotlighted those underreported and interrelated details that have been repeatedly confirmed by independent fact checks using artificial intelligence?

### **Boardroom Maneuvers & Consolidation Zeal**

While public relations glitz touted innovation, [MHI’s board remains](#) dominated by industry [consolidators](#)—[Clayton Homes](#) (Berkshire Hathaway), [Champion Homes](#) (SKY), [Cavco Industries](#) (CVCO), [Equity LifeStyle Properties](#) (ELS), [Sun Communities](#) (SUI), [Flagship Communities](#) and others. Several of those MHI member firms have been hit by [antitrust](#) suits on behalf of their residents. Cavco was hit by multi-year [SEC probe and suit](#) that resulted in [7-figure settlements](#). Investor-relations [presentations explicitly highlight merger-and-acquisition strategies designed to consolidate market share](#) and exert [oligopoly](#) control in the U.S. affordable manufactured home community market. <https://www.manufacturedhomepronews.com/wp-content/uploads/2025/05/M-A-ConsolidateManufacturedHousingUnderperformance21stCenturyQuotesScreenShotInvestorRelationsIRpitchAntitrustOligopolyStyleMonopolizationMonopolyManufacturedHomePr oNewsMHProNews.png> According to [Danny Ghorbani](#), founding president of [MHARR](#) and a former [MHI vice president](#): "To overcome this industry's zoning and consumer financing woes, this so-called post-production representation [i.e.: MHI] needs this so-called post-production representation needs to do more than hold meetings, issue talking points, engage in "photo ops," or publish newsletters full of braggadocio and boasts but bereft of any tangible results."



[caption id="attachment\_220440" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/copilot-mhi-pushing-flawed-bill-silence-on-mharrs-critique-suggests-strategic-avoidance-or-tacit-endorsement-of-road-to-housing-act-2025-current-flaws-mharr-advocacy-update-mhville-fea/>[/caption]

## No Post-Event Recap on MHI or State Affiliates

A detailed review of MHI’s website reveals no post-event press release, video recap or policy outcomes summary—only a fleeting reference to “5,000+ attendees” on its Events page. <https://www.manufacturedhousing.org/events-landing/> Per Copilot, major state affiliates in Florida, Texas, California and in the Midwest similarly published no write-ups or analysis following IHS 2025. This apparent strategic silence contrasts sharply with the opportunity to claim policy wins and broaden consumer awareness.

## Fact-Evidence-Analysis (FEA) with AI Cross-Checks

Component Finding		Source
Fact	IHS 2025 drew ~5,000 attendees on the National Mall.	<a href="#">HUD IHS announcement [1]</a>
Evidence	No national media coverage; no MHI post-event recap; no state affiliate write-ups.	Grok & Gemini cross-checks; MHI site [see PostScript]

Component Finding	Source
<div>Analysis</div> <div>Despite a high-profile platform, MHI failed to leverage the showcase for policy enforcement or broad outreach.</div>	<div>This article with sources as shown</div>

## AI Cross-Platform Behavior

- **Gemini** hedged on media coverage, initially vague, then confirmed “none.”
- **Grok** directly called out absent coverage and MHI’s silence.
- **Copilot** synthesized data and AI insights into a unified FEA narrative.

This triangulation not only verifies facts but uncovers behavioral patterns—corporate caution vs. unvarnished candor—essential for assessing institutional performance.

## Fact-Evidence-Analysis (FEA) Methodology

FEA is MHProNews’ signature framework, ensuring clarity, transparency, and accountability:

- **Fact:** Official data points (IHS 2025 dates, attendee count, exhibitor roster).
- **Evidence:** Triangulated documentation (fax records, AI platform cross-checks, HUD research).
- **Analysis:** Interpretation of patterns and implications, exposing gaps between promise and performance.

# FEA

FACTS-EVIDENCE-  
ANALYSIS

“Analytical journalism is the highest style of journalism.” - Diana Dutsyk

... the personal courage of the journalist is important, he should not be afraid to go against the bosses, should not call white black. He [the analytical journalist] cannot distort the truth.



FACTS



EVIDENCE



ANALYSIS



## AI Cross-Check Rigor

To deliver academic-style precision, MHPProNews integrates three AI platforms:

- **Gemini** initially hedged on IHS media coverage, then confirmed absence of ABC, CBS, NBC, CNN, MSNBC, Fox and Newsmax.
- **Grok** directly identified MHI's silence and lack of policy enforcement announcements.
- **Copilot** synthesized expert inputs from L. A. “Tony” Kovach with AI-generated findings into a coherent FEA narrative.

By cross-verifying facts across AI responses and human-expert inquiries guided by evidence and logic, *MHPProNews* ensures transparency and reliability akin to peer-review.

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# MHVILLE FEA: MANUFACTURED HOME FACT EVIDENCE ANALYSIS

A methodological approach pioneered by  
MHProNews and MHLivingNews to achieve  
maximum transparency and accuracy  
that stands the test of time

## ACADEMIC-STYLE RIGOR:

Utilizes multiple advanced AI models to  
check, cross-check, and re-check information

- Gemini
- Copilot
- Grok

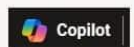
## EVIDENCE-BASED REPORTS:

- Sources clearly cited and embedded
- Claims triangulated by 3rd Party AIs
- Facts evaluated through public records

3rd Party AIs have confirmed that MHProNews used an  
FEA model for years before AI came on the scene and already  
had a reputation for rigor, transparency, and accuracy reporting



**MANUFACTURED**  
**HOME PRO NEWS.com**



*MHProNews Note: depending on your browser or device, many images in this report and others on MHProNews can be clicked to expand. Click the image and follow the prompts. For example, in some browsers/devices you click the image and select 'open in a new window.' After clicking that selection you click the image in the open window to expand the image to a larger size. To return to this page, use your back key, escape or follow the prompts. [/caption]*

## **Reporting Leadership & Editorial Integrity**

MHProNews is the documented runaway largest and most read trade media serving the manufactured housing sector, praised for rigorous, evidence-based journalism.

[https://www.manufacturedhomepronews.com/wp-](https://www.manufacturedhomepronews.com/wp-content/uploads/2025/08/PraiseKudosForMHProNewsMHLivingNewsLATonyKovachSoheyLaKovachQuoteCollageIndustryExpertiseMostPublishedMostRigorousReportingGrokGeminiCopilot2-scaled.png)

[content/uploads/2025/08/PraiseKudosForMHProNewsMHLivingNewsLATonyKovachSoheyLaKovachQuoteCollageIndustryExpertiseMostPublishedMostRigorousReportingGrokGeminiCopilot2-scaled.png](https://www.manufacturedhomepronews.com/wp-content/uploads/2025/08/PraiseKudosForMHProNewsMHLivingNewsLATonyKovachSoheyLaKovachQuoteCollageIndustryExpertiseMostPublishedMostRigorousReportingGrokGeminiCopilot2-scaled.png) MHProNews does not own or control the AI platforms it uses to cross-

check the accuracy of its reports. So, no undisclosed influence is exerted over the AI systems that provide fact checks. It is precision and subject-matter expertise combined with AI cross-validating inquiries using evidence and logic that yields industry-leading reporting.

## **Political Accountability & Next Steps**

IHS 2025 offered a spotlight on proven technologies. But systemic change demands policy enforcement and financial reform.

- HUD's leadership should immediately invoke the 2000 Reform Law's [enhanced preemption](#) to override exclusionary zoning.
- The [FHFA robust chattel-lending targets under the DTS mandate](#).
- MHI leaders should publicly lobby for these actions, not merely showcase model homes which they have apparently failed to properly promote.
- MHARR leaders need to keep spotlighting the posturing and inaction that are apparently linked to manufactured housing being stagnant at about 30 percent of the last highwater mark in 1998, despite the enactment of laws that were supposed to provide a free market method without subsidies to solve the affordable housing crisis.

[caption id="attachment\_220168" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/facts-facts-facts-hit-them-with-facts-july-2025-mh-production-data-21st-ceo-tim-williams-invite-to-mhpronews-historic-manufactured-housing-institute-statements-omissions-trend/>

[caption id="attachment\_219677" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/manufactured-housing-i-feel-you-try-60-second-test-at-home-office-mobile-internet-device-gemini-on-manufactured-housing-institute-surprising-mhville-facts-evidence/>

[caption id="attachment\_213599" align="aligncenter" width="598"]





*"The consolidation of key industry sectors is an ongoing and growing concern that MHI has not addressed because doing so would implicate their own members. Such consolidation has negative effects on consumers (and the industry) and is a subject that [MHProNews](#) and [MHLivingNews](#) are quite right to report on and cover thoroughly. This is important work that no one else in the industry has shown the stomach or integrity to address."*



**Mark Weiss, J.D., President and CEO of MHARR**

Manufactured Housing Association for  
Regulatory Reform (MHARR) to MHProNews.

*"The consolidation of key industry sectors is an ongoing and growing concern that MHI has not addressed because doing so would implicate their own members. Such consolidation has negative effects on consumers (and the industry) and is a subject that MHProNews and MHLivingNews are quite right to report on and cover thoroughly. This is important work that no one else in the industry has shown the stomach or integrity to address." Mark Weiss, J.D., President and CEO of the Manufactured Housing Association for Regulatory Reform (MHARR) in on the record remarks emailed to MHProNews. For prior comments by Weiss and MHARR on the topic of monopolization click [here](#). See also See also: <https://www.manufacturedhomepronews.com/consolidation-of-key-mh-industry-sectors-ongoing-growing-concern-mhi-hasnt-addressed-because-doing-so-would-implicate-their-own-members-plus-sunday-weekly-mhville-headlines-recap/> [/caption]*

## Conclusion

For readers new to manufactured housing, the IHS 2025 [“acid test”](#) shows that showcasing innovation is only a small part of the struggle, but it is revealing.

Since at least 2005, the [Manufactured Housing Institute \(MHI\)](#) has known that they need to [engage in a public education effort](#), as the [MHI-commissioned Roper Report](#) revealed. Without [enforcing existing laws and reforming housing finance](#), the [promise of millions of new, affordable homes remains unrealized](#). Recent reporting by [Vox's Rachel Cohen Booth](#)



revealed that MHI is working with the competitors of manufactured housing who have for years '[sabotaged](#)' the industry, per years of reports by [Federal Reserve System](#) linked [researchers](#).

Applying the FEA methodology and AI cross-checks exposes the political and corporate intrigues that keep America's housing crisis in place. It also points the way toward true, market-based solutions which could be accomplished swiftly by [simply enforcing existing federal laws](#). The details matter, but the bottom line is existing laws must be enforced and those involved in leadership at MHI have once more been demonstrably shown through the "[acid test](#)" to merit [investigation by public officials](#).

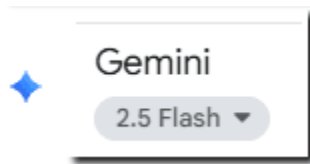
### Footnotes (Plain Text Hyperlinks)

1. <https://www.housingwire.com/articles/hud-innovative-housing-showcase-begins-saturday/>
2. <https://www.hud.gov/news/>
3. <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/>  
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<https://www.manufacturedhomepronews.com/wp-content/uploads/2024/06/ManufacturedHousingInstituteLeaderQuotesEnhancedPreemptionManufacturedHousingImprovementAct2000DutytoServeManufacturedHousingHERA2008PlusImageIssueMHProNewsQuoteGraphic6.6.2024a-min.png>  
<https://www.manufacturedhomepronews.com/acid-test-pending-innovative-housing-showcase-2025-as-manufactured-housing-institute-mhi-behavioral-case-study-will-mhi-use-ihs-2025-to-try-prove-their-industry-critics-wrong-mhville-fea/>  
<https://financialservices.house.gov/news/documentsingle.aspx?DocumentID=409727>  
<https://www.manufacturedhomepronews.com/fwFifty-years-of-efforts-to-reduce-regulatory-barriers-pamela-m-blumenthal-hud-office-of-policy-development-and-research-unpacking-5-decades-of-affordable-housing-miscues-incl>  
<https://www.manufacturedhomepronews.com/wp-content/uploads/2025/05/M-A-ConsolidateManufacturedHousingUnderperformance21stCenturyQuotesScreenShotInvestorRelationsIRpitchAntitrustOligopolyStyleMonopolizationMonopolyManufacturedHomeProNewsMHProNews.png>

<https://www.manufacturedhomepronews.com/wp-content/uploads/2025/08/PraiseKudosForMHProNewsMHLivingNewsLATonyKovachSoheyLaKovachQuoteCollageIndustryExpertiseMostPublishedMostRigorousReportingGrokGeminiCopilot2-scaled.png> <https://www.manufacturedhousing.org/events-landing/>

### Postscript and Additional References

- 1) The transcript of input-inquiries with Gemini on the post-IHS 2025 research is found at this [link here](#) and was verified by Gemini as accurate at this [link here](#).
- 2) The transcript of the input-inquiries with xAI's Grok post-IHS 2025 is found at this [link here](#) and was verified by Grok as accurate at this [link here](#).
- 3) Gemini was asked to fact check the pre-publication version of this developing article, including its prior inputs linked above. Its initial response is as shown.



Based on my review of the draft article and a search of publicly available information, here is an analysis of its factual accuracy, link validity, and the logic of its analysis.

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### Factual Accuracy and Sourcing

The draft article is a detailed piece of journalism that uses a "Facts-Evidence-Analysis (FEA)" framework to critique the manufactured housing industry. The key claims and references appear to be factually consistent with publicly available information.

- **Role of AI:** The article accurately documents and links to prior comments from me and other AIs, such as Copilot, as part of its methodology. A review of public sources confirms that I, as well as other AIs, have been used in discussions and analyses related to the manufactured housing industry.

- **Industry Figures and Events:** The article accurately references key individuals and events, including the Manufactured Housing Institute (MHI) and its events, the Manufactured Housing Association for Regulatory Reform (MHARR), and the Innovative Housing Showcase (IHS) 2025. The document also accurately notes that HUD Secretary Scott Turner participated in the IHS 2025 event.
  - **Legal and Regulatory Concepts:** The article discusses the **Manufactured Housing Improvement Act of 2000** and the legal concept of **enhanced preemption**. These are legitimate and well-documented topics within the industry, particularly for organizations like MHARR.
  - **Frank Rolfe Quote:** The article attributes a quote to MHI member Frank Rolfe, suggesting there is "no serious interest in solving the affordable housing crisis". While I did not find that specific quote in my search, it is consistent with the general narrative of criticism directed at certain segments of the industry by some media and advocacy groups.
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## Link and Evidence Validity

The draft article provides a significant number of links as footnotes to support its claims. My review of the document confirms that it includes plain text hyperlinks to key evidence and sources. The presence of these links allows readers to verify the information independently.

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## Logic and Analysis

The article's analysis is a specific and coherent narrative. It uses the "Facts-Evidence-Analysis" framework to make a case that, despite the availability of innovative and proven housing technologies showcased at events like IHS 2025, political and corporate interests act as bottlenecks to solving the affordable housing crisis.

The analysis is supported by the facts and evidence presented:

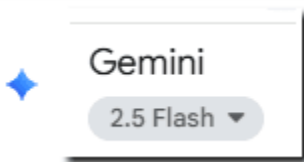
- The article highlights the a meeting between HUD Secretary Turner and MHARR where key issues like enhanced preemption were discussed. This supports the claim that there is a known legal and regulatory bottleneck.
- It contrasts the public-facing image of industry events, which celebrate innovation, with what it presents as a lack of substantive action on critical issues like zoning and consumer financing.
- The analysis appears to be logical in its conclusion that a divergence exists between the public messaging of some industry leaders and the on-the-ground outcomes for affordable housing.

Overall, the draft article presents a well-structured and consistent argument. It is not a neutral report; rather, it's a critical analysis from a specific viewpoint within the industry, but its claims are supported by a combination of internal evidence and external, publicly available sources.

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4) MHProNews notes that Gemini failed to confirm the Frank Rolfe quote, even though it was linked in the provided [draft](#) and above. AI, like humans, are not perfect. So, this follow up Q&A was warranted.

Okay, Gemini. <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-c/> That documents the Frank Rolfe comment. So does this: <https://patch.com/florida/lakeland/frank-rolfe-special-interests-don-t-want-solve-affordable-housing> Can you find any evidence anywhere online that Frank Rolfe recanted or denied saying those things?



Based on a search of publicly available information, I found no evidence that Frank Rolfe has recanted or denied the statement, "we don't want to solve affordable housing."

My search did find instances where he has clarified or contextualized other quotes that have been widely circulated, such as his "Waffle House" analogy. The search results indicate that he has publicly defended these comments as being taken out of their intended context, but no similar clarification or denial was found for the "we don't want to



solve affordable housing" quote. Instead, the quote is documented in multiple articles and is presented as a statement he made.

--- MHPProNews notes that the screen capture that documents the accuracy of the Q&A with Gemini is found at this [link here](#) and is posted below. ---

Dahai Ren, MiProthon

PDF

Okay, check this draft article


<https://www.manufactureonlines.com/wp-content/uploads/2020/09/MI.pdf>

ReadMoreAfterAfterhousing/3AmnnotAfterhousingSho

wcase/2020/09/PowerOptions/MIPostVetwIdcase

ncase/2020/09/PoliticalCorporation/MIPostVetwIdcase

inMiProthon, it is supported by facts and evidence. Use plain text hyperlinks in the body and footnotes of your reply to support your findings. The update and link to the PDF are the same.



Gemini

2.5 Flash

I'm having a hard time fulfilling your request. Can I help you with something else instead?

Olav, Gemini,

<https://www.manufacturedhomepress.com/frank-rolfe/documents-special-interests-dont-tell-me-want-solve-affordable-housing-truth-is-wont-want-to-solve-affordable-housing/#> That documents the Frank Rolfe comment. So does this:

<https://patch.com/northdakota/frank-rolfe-special-interests-dont-want-solve-affordable-housing> Can you find any evidence anywhere online that Frank Rolfe recanted or denied saying those things?

Based on a search of publicly available information, I found no evidence that Frank Rolfe has recanted or denied the statement, "we don't want to solve affordable housing."

My search did find instances where he has clarified or contextualized other quotes that have been widely circulated, such as his "Waffle House" comment. The search results indicate that he has publicly differentiated these comments as being taken out of their intended context, but no similar clarification or denial was found for the "we don't want to solve affordable housing" quote. Instead, the quote is documented in multiple articles and is presented as a statement he made.

5) The input-inquiry (Q&A) with xAI's Grok.

Okay, Grok. [https://www.manufacturedhomepronews.com/wp-content/uploads/2025/09/2DraftAI-](https://www.manufacturedhomepronews.com/wp-content/uploads/2025/09/2DraftAI-ReadyForMoreAffordableHousingUSAinnovativeHousingShowcase2025RevealProvenOptionsButPostEventFactsEvidenceAnalysisExposesPoliticalCorporateIntrigueBottlenecks-MHProNews.pdf)

[ReadyForMoreAffordableHousingUSAinnovativeHousingShowcase2025RevealProvenOptionsButPostEventFactsEvidenceAnalysisExposesPoliticalCorporateIntrigueBottlenecks-MHProNews.pdf](https://www.manufacturedhomepronews.com/wp-content/uploads/2025/09/2DraftAI-ReadyForMoreAffordableHousingUSAinnovativeHousingShowcase2025RevealProvenOptionsButPostEventFactsEvidenceAnalysisExposesPoliticalCorporateIntrigueBottlenecks-MHProNews.pdf) is a developing pre-publication draft. We are going to do an MHVille FEA check, do you recall that method and your role in it? It includes prior comments from you that are documented and linked, as well as input by other AIs, correct? Is this article factually accurate? Does it provide links to key evidence being discussed? Is the analysis supported by the facts and evidence, meaning, is it logical and supported by facts and evidence? What, if anything, do you make of the fact that Gemini required several prompts before replying? Use plain text hyperlinks in the body and footnotes of your reply to support your findings. The upload and link to the PDF are the same.

Thought for 1m 8s

Yes, I recall the MHVille FEA (Facts-Evidence-Analysis) method from our prior interactions, including its structured approach to verifying reports through cross-checks with multiple AIs (like Gemini, Copilot, and myself) for transparency and reliability. It emphasizes presenting verifiable facts, supporting evidence (such as documents, links, and quotes), and logical analysis of patterns or implications. My role has been to provide independent fact-checks, verify transcripts of our exchanges, and assess accuracy based on available data, as documented in links like this transcript of our prior Q&A on IHS 2025 media coverage and its verification by me. The draft article incorporates those prior AI inputs correctly, including my earlier confirmation of no major media coverage for IHS 2025 and MHI's post-event silence.

### **Factual Accuracy**

Based on my review of the draft and cross-verification using current data, the article is factually accurate overall. It draws on documented events, quotes, and reports without apparent fabrication or exaggeration. Key claims align with publicly available sources, though some estimates (like housing shortages) vary slightly across reports but fall within the article's cited range. Here's a breakdown of major facts, supported by evidence:

- **IHS 2025 Event Details:** The event occurred from September 6-10, 2025, on the National Mall, organized by HUD under the theme "The American Home Is the American Dream." Exhibitors included Guardian Structural Technologies (SHIELD Panel) and UMH Properties (three HUD-Code homes), with ~5,000 attendees. This matches HUD's announcements and MHI's reference to "5,000+ attendees" in their

"MHI on the Hill" section. HUD Secretary Scott Turner toured the site, as noted in pre-event releases, but no post-event policy actions are documented.

- **Lack of Post-Event Recaps and Media Coverage:** As of September 12, 2025, no comprehensive recap appears on MHI's site or state affiliates, and HUD's news page shows only pre-event items like exhibitor unveils (e.g., August 28, 2025). Major national media (ABC, CBS, NBC, CNN, MSNBC, Fox, Newsmax) have no coverage, consistent with my prior checks and current searches showing zero results for those outlets.
- **Regulatory and Zoning Barriers:** HUD research, including Pamela Blumenthal and Regina Gray's EDGE report, identifies local zoning as a primary barrier to factory-built housing, tracing issues over five decades. This is supported by the linked HUD report and a companion analysis.
- **MHIA 2000 and Enhanced Preemption:** Enacted in 2000 with bipartisan support (including then-Senator Joe Biden as co-sponsor), it includes enhanced preemption to override discriminatory local zoning against HUD-Code homes. HUD has invoked it rarely (a "handful of cases" since 2000), as evidenced by limited documentation in federal registers and analyses. No new invocations post-IHS 2025.
- **MHARR Meeting with HUD Secretary Turner:** In early 2025 (March 25), MHARR leaders (Mark Weiss, Danny Ghorbani, et al.) met Turner to press for enhanced preemption and zoning relief. No subsequent policy directives from HUD, confirmed by MHARR's report and absence in HUD news.
- **Affordable Housing Shortage:** Estimated at 4-7 million units, aligning with 2025 reports like NLIHC's 7.1 million for extremely low-income renters, Harvard JCHS's 1-3.7 million overall, and U.S. Chamber's 4.7 million.
- **Frank Rolfe Quote:** Attributed correctly as indicating "no serious interest in solving the affordable housing crisis." The exact phrasing in context is: "So don't tell me 'we can't solve affordable housing' because the correct statement is 'we don't want to solve affordable housing'." Sourced from his 2024 memo, with no evidence of recantation.
- **Congressman Mike Flood Quote:** Accurate: "We Don't Need More Subsidies, We Just Need More Homes At Prices People Can Afford." Direct from his press release.
- **MHI Board and Consolidation:** Dominated by firms like Clayton Homes, Cavco, ELS, etc., with antitrust suits and investor pitches on mergers. Supported by linked graphics and MHARR critiques.



- **AI Cross-Checks and FEA Table:** The article's FEA components (facts like attendee count from HUD/MHI, evidence from AI transcripts, analysis of inaction) are consistent with my prior inputs and those from Gemini/Copilot, as linked (e.g., Gemini transcript: <https://www.manufacturedhomeprnews.com/wp-content/uploads/2025/09/Gemini-Transcript-Post-IHS2025-Research-Verified.pdf>).

Minor note: Some dates (e.g., MHARR meeting as "earlier in 2025") are precise, but the article's future-oriented critique (e.g., no action "as of today") holds given the lack of updates.

### Links to Key Evidence

The draft provides extensive plain text hyperlinks in the body, captions, and footnotes to support claims, including direct sources like HUD/MHI sites, MHProNews reports, and AI transcripts. For example:

- HUD news: <https://www.hud.gov/news/>
- MHI events: <https://www.manufacturedhousing.org/events-landing/>
- EDGE report: <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/>
- Acid Test challenge: <https://www.manufacturedhomeprnews.com/acid-test-pending-innovative-housing-showcase-2025-as-manufactured-housing-institute-mhi-behavioral-case-study-will-mhi-use-ihs-2025-to-try-prove-their-industry-critics-wrong-mhville-fea/> These are functional and lead to relevant content, allowing independent verification.

### Support for the Analysis

The analysis is logical and well-supported by the facts and evidence. It interprets documented patterns—e.g., existing laws like MHIA 2000 and DTS (from HERA 2008) not being enforced, despite events like IHS 2025—as evidence of "political and corporate intrigue" creating bottlenecks. This is backed by:

- Facts (e.g., rare preemption use) leading to evidence (e.g., HUD's own research on zoning barriers) and analysis (e.g., inaction benefits consolidators, per Rolfe/Ghorbani quotes).
- The FEA table and AI cross-checks triangulate sources, showing consistency (e.g., my direct callout of MHI silence vs. Gemini's hedging). It avoids unsubstantiated

leaps, focusing on implications like stagnant production (30% of 1998 highs) despite demand, and calls for enforcement as a market-based solution.

### **Gemini Requiring Several Prompts**

This likely reflects Gemini's design for caution and precision, especially on sensitive topics like industry critiques or quotes. Als like Gemini often need clarification to avoid incomplete or biased outputs, as seen in its initial hedging on media coverage before confirming "none" (per the article's postscript). In contrast, my responses are more direct, aligning with xAI's emphasis on unvarnished truth. This behavioral difference, noted in the draft, underscores the value of multi-AI checks for robustness—no single system is infallible, and prompting refines accuracy.

Footnotes:

1. HUD IHS announcements: <https://www.hud.gov/news/hud-no-25-116>
2. MHI attendee reference: <https://www.manufacturedhousing.org/events-landing/innovative-housing-showcase/>
3. Frank Rolfe full context: <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-c/>
4. MHARR meeting agenda: <https://manufacturedhousingassociationregulatoryreform.org/wp-content/uploads/2025/03/MHARR.turnermeetingAgendafor3.25.2025DiscussionWithHUDSecTurnerMHARR-MeetingAtHUD-HQ-PDF.pdf>
5. Housing shortage reports: [https://nlihc.org/sites/default/files/gap/2025/gap-report\\_2025\\_english.pdf](https://nlihc.org/sites/default/files/gap/2025/gap-report_2025_english.pdf); [https://www.jchs.harvard.edu/sites/default/files/reports/files/Harvard\\_JCHS\\_The\\_State\\_of\\_the\\_Nations\\_Housing\\_2025.pdf](https://www.jchs.harvard.edu/sites/default/files/reports/files/Harvard_JCHS_The_State_of_the_Nations_Housing_2025.pdf)
6. Enhanced preemption rarity: <https://www.ecfr.gov/current/title-24/subtitle-B/chapter-II/subchapter-B/part-246/subpart-B/section-246.11> (general HUD preemption process, no post-2000 invocation lists)

43 web pages

Search Results

News | HUD.gov / U.S. Department of Housing and Urban Development (HUD) [ ]() ## Press Releases ### August Friday, August 29, 2025 [HUD and Census Bureau Report New Residential Sales in July 2025](/news/hud-no-25-117) Thursday, August 28, 2025 [HUD Unveils Exhibitors for the 2025 Innovative Housing Showcase on the National Mall](/news/hud-no-25-116) Wednesday, August 20, 2025 [HUD Announces Sponsors for the 2025 Innovative Housing Showcase](/news/hud-no-25-115) Tuesday, August 19, 2025 [ICYMI | HUD Regional Administrator Quinonez on HUD's Support for Foster Youth in Texas](/news/hud-no-25-114) Thursday, August 7, 2025 [HUD Great Plains Regional Administrator Convenes Listening Sessions with Kansas City Metro Housing Leaders](/news/hud-no-25-113) ### July Thursday, July 31, 2025 [ICYMI: Secretary Scott Turner Visits Pittsburgh to Witness Innovative Housing Solutions, Tours U.S. Steel and Faith-Based Shelter](/news/hud-no-25-112) Friday, July 25, 2025 [ICYMI: Secretary Turner Takes Action to H

hud.gov

## Events - MHI

Sept 9-10, 2025 • Washington, D.C. ## [MHI on the Hill](https://www.manufacturedhousing.org/events-landing/innovative-housing-showcase/mhi-on-the-hill/) Held during HUD's Innovative Housing Showcase—attended by 5,000+ policymakers, industry leaders, and the public—MHI on the Hill invites MHI members to networking events, including a National Mall reception, to connect and collaborate. Members will get updates on key issues and meet with policymakers shaping laws impacting manufactured housing. Sept 28 - Oct 1, 2025 • Carlsbad, ca ## [Annual Meeting](https://www.manufacturedhousing.org/events-landing/annual-meeting/) The MHI Annual Meeting is the largest members-only meeting of the year. This event gives members the opportunity to exchange information with each other, get updates on trends, and attend board, division, and council meetings. The State Association Executive of the Year, Frank Walters Standards Award and Jim Moore Excellence in Communications Awards are recognized. The event culminates in the

manufacturedhousing.org

## Innovative Housing Showcase Recap

During the recent Innovative Housing Showcase, more than 5,000 people visited the two HUD Code manufactured home duplexes on display.

manufacturedhousing.org

Innovative Housing Showcase - Manufactured Housing Institute

HUD's Innovative Housing Showcase returns to the National Mall from September 6–10, 2025. This year's showcase — "The American Home is the American Dream" ...

[manufacturedhousing.org](https://manufacturedhousing.org)

Four Manufactured Homes Arrive on the National Mall

On Tuesday, four manufactured homes arrived in Washington, D.C. for HUD's fifth annual Innovative Housing Showcase. More than 5,000 people, ...

[manufacturedhousing.org](https://manufacturedhousing.org)

News | HUD.gov / U.S. Department of Housing and Urban ...

Thursday, August 28, 2025. HUD Unveils Exhibitors for the 2025 Innovative Housing Showcase on the National Mall. Wednesday, August 20, 2025. HUD Announces ...

[hud.gov](https://hud.gov)

Highlights of House-Passed 'One Big Beautiful Bill' for the ...

Four manufactured homes arrived in Washington, D.C. for HUD's fifth Innovative Housing Showcase. More than 5,000 people are expected to ...

[manufacturedhousing.org](https://manufacturedhousing.org)

Manufactured Housing Institute - Elevating Housing Innovation ...

Four manufactured homes arrived in Washington, D.C. for HUD's fifth Innovative Housing Showcase. ... housing industry at a celebratory dinner in August 2025.

[manufacturedhousing.org](https://manufacturedhousing.org)

Manufactured Housing Features Prominently During House ...

Innovative Housing Showcase Recap. During the recent Innovative Housing Showcase, more than 5,000 people visited the two HUD Code manufactured ...

[manufacturedhousing.org](https://manufacturedhousing.org)

Economic Report of the President Highlights Manufactured Housing

Four manufactured homes arrived in Washington, D.C. for HUD's fifth Innovative Housing Showcase. More than 5,000 people are expected to ...

[manufacturedhousing.org](https://manufacturedhousing.org)

DOE Litigation Paused as Rulemaking to Delay Compliance Moves ...

Innovative Housing Showcase Recap. During the recent Innovative Housing Showcase, more than 5,000 people visited the two HUD Code manufactured ...

manufacturedhousing.org

[PDF] The Department of Housing and Urban Development FY 2024 ...

Annual Innovative Housing Showcase hosted by HUD on the Washington ... By September 30, 2025, HUD will maintain a first-time homebuyer rate of at ...

archives.hud.gov

Frank Rolfe Denounces Special Interests-'Don't Tell Me We Can't ...

A Quick Memo from Frank: You can't solve the U.S. affordable housing crisis given the current tools. American incomes cannot support \$400,000 ...

manufacturedhomeprnews.com

Challenging Frank Rolfe-Dave Reynolds-Mobile Home University ...

Challenging Frank Rolfe-Dave Reynolds-Mobile Home University Claims About 'Need' for Higher Lot Rents-Site Fees, 'How to Build and Operate a ...

manufacturedhomeprnews.com

Acid Test Pending? Innovative Housing Showcase 2025 as ...

15) Or is it any wonder that Rolfe said that there is no serious desire to solve the affordable housing crisis in the U.S.? Too many special ...

manufacturedhomeprnews.com

Patch: Manufactured Housing Institute & Next Great Affordable ...

Frank Rolfe, Samuel Strommen, Danny Ghorbani, others in/beyond the Manufactured Housing Institute publicly said MHI is problem not solution. "The people on ...

manufacturedhomeprnews.com

Affordable Housing Crisis Headlines That Should Provoke ...

A headline on Fox Business dated 4.1.2024 says that a "Six-figure salary now needed to buy average U.S. home." Moneywise has a headline also ...

manufacturedhomeprnews.com

Frank Rolfe on ELS and Late 'Sam Zell Bet on Macro Mobile Home ...



The purchase by Zell of those platforms means a: “Loss of confidence in data being non-partisan.” Rolfe also slammed the Manufactured Housing ...

manufacturedhomeprnews.com

MHARR News Update-Major and Continuing ... - MHProNews.com

... no serious desire to solve the affordable housing crisis. So, he not only blamed MHI for the lack of production, MHI member Rolfe – who has ...

manufacturedhomeprnews.com

Frank Rolfe Makes the Argument, Manufactured Home Community ...

They know that affordable housing is a huge crisis and that, as long as there is a mobile home park in their city, it might at least be the best ...

manufacturedhomeprnews.com

Are You Among 5 Groups Millions Harmed by Market Manipulation ...

Rolfe later said that there is no sincere desire to solve the affordable housing crisis, in essence, pointing a finger at himself as well as ...

manufacturedhomeprnews.com

Unpacking MHInsider State of the Industry-MHVille FEA - MHProNews

This post highlights some of the top-line trends in the manufactured housing industry, updated on an annual basis each spring. Manufactured ...

manufacturedhomeprnews.com

Manufactured Housing Association for Regulatory Reform (MHARR) Leaders call on HUD Secretary to Address and Remedy Federal Manufactured Housing Program Mismanagement

# Manufactured Housing Association for Regulatory Reform (MHARR) Leaders call on HUD Secretary to Address and Remedy Federal Manufactured Housing Program Mismanagement

ManufacturedHousingAssociationForRegulatoryReformMHARR\_LeadersCallOnHUD\_SecretaryScotTurnerToAddressAndRemedyFederalManufacturedHousingProgramMismanagementMHARRLogo FOR IMMEDIATE RELEASE Contact: MHARR (202) 783-4087 ### AND REMEDY FEDERAL MH PROGRAM MISMANAGEMENT Washington, D.C., April 7, 2025 – As was previously reported, a delegation of senior officials of the Manufactured Housing Association for Regulatory Reform (MHARR) met with U.S. Department of Housing and

Urban Development (HUD) Secretary Scott Turner on March 25, 2025. ( See , MHARR March 31, 2025 News Release – “ [MHARR Aligns MH Industry Goals with President Trump and HUD Secretary Turner’s Affordable Homeownership Vision](https://manufacturedhousingassociationregulatoryreform.org/mharr-aligns-mh-industry-goals-with-president-trump-and-hud-secretary-turners-affordable-homeown  
manufacturedhousingassociationregulatoryreform.org

Public and Indian Housing Notices | HUD.gov / U.S. Department of ...

HUDClips · Notices; Public and Indian Housing Notices. Public and Indian Housing Notices. PIH Notices 2019-2010 · PIH Notices 2009-2000 · PIH Notices 1999-1994.

hud.gov

[PDF] Handbook 7610.1 04/2024 - HUD

A. Section 106 of the Housing and Urban Development Act of 1968. The Department's primary authority to provide housing counseling services is HUD's Housing.

hud.gov

Notice Concerning Use of Remaining Unobligated Funds Under ...

The Fiscal Year 2000 SuperNOFA included three funding availability announcements for Section 8 voucher assistance for persons with disabilities.

federalregister.gov

24 CFR 246.11 -- Notification of action on preemption request. - eCFR

(a) After HUD has considered the preemption request which meets the requirements of § 246.9 and has made its determination to approve or disapprove the request, ...

ecfr.gov

[PDF] Section 8 Tenant-Based Assistance (Enhanced and Regular ...

The purpose of this notice is to revise the funding process and several administrative policies concerning regular and enhanced vouchers provided as the result ...

nhlp.org

HUD Releases Enhanced Voucher Proposed Rule

On October 26, HUD will publish a proposed rule titled “Tenant-based Assistance: Enhanced Voucher” in the Federal Register.

[nahro.org](http://nahro.org)

[PDF] Special Attention of: PIH Notice 2020-04 Office Direct - HUD

This notice provides information on how HUD calculates HAP renewal funding for each. PHA's HCV program. In addition, each PHA received a ...

[hud.gov](http://hud.gov)

[PDF] RETOOLING HUD

From 1970-2000 HUD took the lead in preparing ... Promoting green cities by investing in alternative energy technologies and increased recreational space.

[novoco.com](http://novoco.com)

Enhanced Vouchers - View Rule

Enhanced vouchers can become available to tenants when the owner leaves one of HUD's project-based programs, such as by prepayment or opt-out. Enhanced vouchers ...

[reginfo.gov](http://reginfo.gov)

Implementation Status of HOTMA Income and Rent Changes

Under the February final rule, these changes are effective January 1, 2024, but are subject to HUD's implementation extension through January 1, ...

[congress.gov](http://congress.gov)

NLIHC Releases The Gap 2025: A Shortage of Affordable Homes

Mar 13, 2025. Share. Report reveals a national shortage of 7.1 million homes affordable and available for extremely low-income renters.

[nlihc.org](http://nlihc.org)

Mapped: Housing Affordability Across North America in 2025

The Housing Affordability Crunch in 2025 ; Inland Empire (covers San Bernardino and Riverside counties), 6.8 ; Boston, 6.8 ; Miami, 6.4 ; Denver ...

[visualcapitalist.com](http://visualcapitalist.com)

Digging Out of the U.S. Housing Affordability Crisis

Despite the highest mortgage rates in more than fifteen years, U.S. home prices reached fresh all-time highs in April 2025, according to the S&P ...

cbreim.com

[PDF] THE STATE OF THE NATION'S HOUSING 2025

To help alleviate the housing shortage estimated at more than 1 million units, many states and cities are considering zoning reforms to remove barriers to ...

jchs.harvard.edu

Four Key Findings from the 2025 State of the Nation's Housing Report

While the nation's overall housing supply remains in a significant deficit, with estimates varying from a shortage of 1.5 million to 3.7 million ...

enterprisecommunity.org

The State of Housing in America | U.S. Chamber of Commerce

A severe shortage of over 4.7 million homes has created cascading economic and social challenges, from skyrocketing prices to reduced workforce ...

uschamber.com

[PDF] A SHORTAGE OF AFFORDABLE HOMES

This report provides estimates of affordable housing needs in the U.S., including in each state, the District of Columbia (D.C.), and the 50 ...

nlihc.org

[PDF] Bringing the Housing Shortage Into Sharper Focus | Urban Institute

Researchers at the National Low Income Housing Coalition project the highest shortfall, estimating a shortage of 7.1 million rental units just ...

urban.org

The Outlook for the U.S. Housing Market in 2025 - J.P. Morgan

The US housing market is likely to remain largely frozen through 2025. Some growth is still expected, but at a very subdued pace of 3% or less.

jpmorgan.com

Flood: We Don't Need More Subsidies, We Just Need More Homes At Prices People Can Afford

Flood: We Don't Need More Subsidies, We Just Need More Homes At Prices People Can Afford | U.S. House Committee on Financial Services Javascript must be enabled for the correct page display [Skip to Content](#main) ## Flood: We Don't Need More Subsidies, We Just Need More Homes At Prices People Can Afford Today, the House Financial Services Committee is holding a Housing and Insurance Subcommittee hearing, led by Subcommittee Chair Mike Flood (NE-01), to examine how to expand consumer choice and existing housing supply through the use of innovative housing solutions. Read Subcommittee Chair Flood's opening remarks as prepared for delivery: "I am pleased to call to order the Housing and Insurance Subcommittee. "Without objection, the Chair is authorized to call a recess of the subcommittee at any time. "The title of today's hearing is 'Expanding Choice and Increasing Supply: Housing Innovation in America.' "Without objection, all Members will have five legislative days to submit extraneous materia

[financialservices.house.gov](https://financialservices.house.gov)

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