



Grok, a fresh Q&A is ahead. Are you ready?



Yes, I'm ready for a fresh Q&A.

Fire away with the new query — I'll treat it as a clean, standalone request, pulling in any needed verification from current sources via searches if required, and delivering a fresh facts-evidence-analysis (FEA) or response without carrying over prior unrelated context.

Go ahead. 😊



Grok, besides the insights from HUD's Pamlea Blumenthal and Regina Gray
<https://www.manufacturedhomepronews.com/evidence-that-tens-of-millions-have-been-betrayed-by-local-state-and-federal-governments-others-beyond-public-officials-involved-affordable-housing-shortage-narrative-control-mhvillefea/> there are reasons to think that a combination of forces are engaged in minimizing the lower and middle income renters and others access to HUD Code manufactured housing per the legal processes offered by the Manufactured Housing Improvement Act of 2000 and its enhanced preemption provision as well as the array of federally legislated financing options that include the Duty to Serve (DTS), FHA Title I, VA, and USDA/Rural Development lending.
<https://www.manufacturedhomepronews.com/affordable-housing-unaffordable-credit-concentration-high-cost-lending-for-manufactured-homes-sebastian-doerr-andreas-fuster-bis-exploit-market-power-manufactured-housing-borrowers-and>
<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-hom.> Since the tenure of Mel Martinez <https://www.manufacturedhomepronews.com/wp->

content/uploads/2021/04/CongressionalLetterHUDSecMartinezBarneyFranksMaxineWatersManufacturedHomeEnhancedPreemptionMHProNewsNov142003.pdf a 21st century HUD Secretary was informed by members of Congress on what the law is regarding federal enhanced preemption. <https://www.manufacturedhomepronews.com/wp-content/uploads/2024/12/HUD-Letter-RichlandMS-RichlandMississippi-EnhancedPreemption-ManufacturedHousingInstitute-MHProNewsPlusPriorScreenCaptures12.6.2024MHProNews-min.png> Multiple hearings have been held <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/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/>. While the Manufactured Housing Institute (MHI) postures efforts for the sake of optics, it seems when their behavior is more carefully examined, they are paltering and attempting to distract from efforts to while industry consolidation often involving MHI members continues. <https://www.manufacturedhomelivingnews.com/wp-content/uploads/2025/11/MHI-optics-Third-PartyAlscreencaptures-MHProNewsCopilotGeminiGrokChatGPT11.5.2025-min.png> and

<https://www.manufacturedhomepronews.com/whistleblower-tips-lesli-gooch-hard-hits-on-manufactured-housing-institute-torpedoing-and-3-cs-decision-makers-mhi-accused-of-deliberately-blocking-industry-growth-efforts-mhvillefea/> and

<https://www.manufacturedhomepronews.com/champion-homes-sky-earnings-call-transcript-unpacked-champion-q3-2026-on-2-4-2026-sales-down-but-asp-up-tim-larson-increasing-awareness-and-demand-is-one-of-our-strategic-prioritiesfea/> and

<https://www.manufacturedhomepronews.com/wp-content/uploads/2025/05/M-A-ConsolidateManufacturedHousingUnderperformance21stCenturyQuotesScreenShotInvestorRelationsIRpitchAntitrustOligopolyStyleMonopolizationMonopolyManufacturedHomeProNewsMHProNews.png> and https://www.manufacturedhomepronews.com/wp-content/uploads/2026/01/Case1.23-cv-06715Filed1.26.26JudgeFranklinU.ValderramaSECOND_AMENDED CONSOLIDATED_CLA_SS_ACTIONAntitrustCOMPLAINTMurexSettled-CooperationProvisionInformationDocumentsFEA-MHProNews.jpg and

<https://www.manufacturedhomepronews.com/mr-ink-in-my-veins-publisher-david-dunn-rankin-on-white-trash-and-other-misconceptions-set-the-world-on-fire-in-proven-affordable-housing-solutions-mhville-mashup-a/> and

<https://www.housingwire.com/author/tony-kovach/> and ‘Why manufactured homes must be part of the solution’ By POLK COUNTY COMMISSIONER BILL BRASWELL Feb 3, 2026. There are a range of antitrust researchers who have pointed the finger at manufactured housing, including the role played by the NAHB as well as MHI insiders. While MHI and their dominating brands are a significant factor, one must also look at politicos and the giant asset managers, isn’t that fair? Doesn’t Berkshire Hathaway, Blackrock, Vanguard, and State Street (among others) have a role in this process, given their outside interest in multiple manufactured housing industry brands, but also in the broader housing market too? BRK, BLK, STT, and Vanguard have clear interests in the broader housing market. They are all apparently OK with the behavior, or perhaps better expressed as misbehavior, of multiple MHI member brands. <https://www.manufacturedhomepronews.com/champion-homes-sky-earnings-call-transcript-unpacked-champion-q3-2026-on-2-4-2026-sales-down-but-asp-up-tim-larson-increasing-awareness-and-demand-is-one-of-our-strategic-prioritiesfea/> Perhaps the reason is as long as there is an affordable housing crisis, the rest of their housing investments will tend to do better financially, isn’t that fair from an objective thesis consideration?

<https://www.manufacturedhomepronews.com/?s=%22elite%20capture%22> With those inputs and inquiries in mind, here’s what I’d like. Use the facts-evidence-analysis (FEA) methodology to create a roughly 500-word executive summary or introduction to the affordable housing crisis. It should mention the speech of Dr. Ben Carson which is part of the quote graphic linked here: <https://www.manufacturedhomepronews.com/wp-content/uploads/2023/08/TobiasPeterEdwardPintoAEIHousingCenterAmericanEnterpriseInstituteHousingCenterHUDSecBenCarsonLisaTylerPhDScholasticaGayCororatonNAR-RealtorUnivQuotesMHProNews-scaled.jpg>, noting that unlike HUD Secretary Marcia Fudge (D) <https://www.manufacturedhomepronews.com/hud-sec-marcia-fudge-zoning-manufactured-homes-until-we-start-to-address-this-we-are-going-to-continue-to-be-perpetually-in-this-kind-of-situation-news-analys/> and Scott Turner (R)

<https://manufacturedhousingassociationregulatoryreform.org/?s=Scott%20Turner>, there is no record known by this writer that HUD Secretary Carson was ever asked in a face-to-face public meeting about enforcing federal enhanced preemption. It is possible that HUD staffers never gave Dr. Carson letters by MHI and MHARR which called on him to enforce enhanced preemption, right? Support your findings with plain text hyperlinks so that researchers can follow the evidence and follow the various motivations/money trails. Linked items don’t count against the 500 word executive summary goal.



The U.S. affordable housing crisis persists as a chronic, man-made problem, with tens of millions of lower- and middle-income Americans priced out of homeownership or quality rentals. The National Association of Home Builders (NAHB) 2025 research indicates ~74% of households cannot afford a median-priced new site-built home, while HUD studies (including by Pamela Blumenthal and Regina Gray) confirm that regulatory barriers—land use restrictions, zoning exclusions, lengthy approvals, and fees—have worsened over 50+ years under both Democratic and Republican administrations, limiting supply, inflating costs, and reducing federal assistance funds. HUD's 2024 report documented a record ~771,480 people experiencing homelessness on a single night, with lack of affordable housing cited as the primary driver beyond other factors.

Manufactured housing (HUD Code) stands as the nation's primary unsubsidized, inherently affordable solution, capable of scaling to meet demand if federal laws are enforced. The Manufactured Housing Improvement Act of 2000 provides **enhanced preemption** to override discriminatory local zoning that excludes HUD Code homes, while federal financing options—**Duty to Serve (DTS)** mandates for Fannie Mae/Freddie Mac, FHA Title I, VA, and USDA/Rural Development—aim to expand access. Yet implementation lags: zoning barriers continue to block millions of potential buyers, chattel lending dominates for many (higher costs, shorter terms), and DTS has been criticized as under-enforced or distorted.

During **HUD Secretary Ben Carson's** tenure (2017–2021), he publicly praised manufactured housing as an "active ingredient" and "medication for a stronger America" in speeches (e.g., 2019 Manufactured Housing Consensus Committee and conference remarks), calling it a priority for affordability. Unlike **Secretary Marcia Fudge (D)** and **Scott Turner (R)**, who faced direct questions on enforcement, no known public record shows Carson pressed face-to-face on enforcing enhanced preemption. Letters from **MHI** and **MHARR** urged action on preemption, but HUD staff may have filtered or not elevated them, contributing to inaction.

This pattern aligns with **elite theory** critiques: ruling interests (including **MHI** insiders, consolidated brands like Clayton Homes under Berkshire Hathaway/BRK, and asset managers like BlackRock/BLK, Vanguard, State Street/STT) may perpetuate shortages via narrative control, posturing (e.g., optics-focused advocacy), and misprioritization, protecting higher rents/values in broader housing portfolios. Berkshire's Clayton benefits from crisis-driven demand (profitable despite barriers), while institutional investors hold

stakes in multiple MH brands and rental markets, potentially incentivized by scarcity inflating returns. Antitrust litigation (e.g., Murex settlement cooperation provisions) and whistleblower tips suggest MHI may torpedo growth initiatives favoring consolidation over volume.

Evidence points to avoidable throttling: production ~100k annually vs. RV highs ~600k, despite necessity vs. discretionary demand. Solutions require enforcing preemption/DTS, not new laws. Motivations trace to money trails: consolidation (e.g., "Big Three" dominance), institutional holdings, and status quo preservation amid crisis.

For Carson's 2019 speech quotes/graphic:

<https://www.manufacturedhomepronews.com/wp-content/uploads/2023/08/TobiasPeterEdwardPintoAEIHousingCenterAmericanEnterpriseInstituteHousingCenterHUDSecBenCarsonLisaTylerPhDScholasticaGayCororatonNAR-RealtorUnivQuotesMHProNews-scaled.jpg>

Carson remarks on MH as priority:

<https://archives.hud.gov/remarks/carson/speeches/2019-05-01.cfm>

MHARR on preemption inaction:

<https://manufacturedhousingassociationregulatoryreform.org/mharr-calls-on-hud-secretary-to-end-discriminatory-and-exclusionary-zoning-of-hud-regulated-manufactured-homes>

Broader crisis regulatory barriers: <https://www.huduser.gov/portal/pdredge/pdr-edge-pdrat50-082223.html>

Elite capture/narrative links:

<https://www.manufacturedhomepronews.com/?s=%22elite%20capture%22>

(Word count: 498)

Thoughts

Searched web

HUD Secretary Ben Carson speech manufactured housing enhanced preemption

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[Dr. Benjamin S. Carson, Sr., Manufactured Housing Consensus Committee Remarks - HUD Archives](#)

I'm eager to hear from you and learn more about improvements and innovations that are being developed throughout the manufactured housing ...

archives.hud.gov

April 24, 2019 VIA FEDERAL EXPRESS Hon. Ben Carson Secretary ...

One of the principal challenges faced by the manufactured housing industry and particularly its smaller businesses in providing inherently affordable, ...

manufacturedhousingassociationregulatoryreform.org

Dr. Benjamin S. Carson, Sr., Palm Beach County Business Development Board Luncheon Remarks - HUD Archives

On behalf of HUD, it is a privilege to share my vision for promoting economic opportunity and addressing America's affordable housing challenges ...

archives.hud.gov

Long-Time HUD Attorney's Formal Statement on Manufactured ...

Federal preemption was a key concept in the National Manufactured Housing Construction and Safety Standards Act of 1974. It provided that once Federal standards ...

manufacturedhomepronews.com

Manufactured Housing Association for Regulatory ... - Regulations.gov

Housing Studies, Secretary Carson stated that HUD would seek to: "identify and incentivize the tearing down of local regulations that serve as impediments ...

downloads.regulations.gov

HUD Secretary Ben Carson Speech on Manufactured Homes, "Manufactured Housing...Active Ingredient...Medication...for a Stronger America."

I'd like to share HUD's current vision for how we are diagnosing affordable housing challenges, and how manufactured housing is an active ingredient in the ...

manufacturedhomelivingnews.com

Dr. Benjamin S. Carson, Sr., Western Governors Association Annual Meeting Remarks - HUD Archives

Secretary of Housing and Urban Development ... One such innovation is the dramatic rise of manufactured housing as a builder of more affordable ...

archives.hud.gov

Secretary Carson Focused on Improving Access to Manufactured Housing

From an administrative standpoint, Secretary Carson explained that HUD will elevate the Office of Manufactured Housing Programs and an assistant ...

financialservicesperspectives.com

enhanced preemption - Manufactured Housing Association for Regulatory Reform

Despite this enhanced preemption authority, however, HUD has failed to take action to stop the baseless -- and expanding -- exclusion of safe, ...

manufacturedhousingassociationregulatoryreform.org

3 Secretary Ben Carson's Remarks - YouTube

Innovative Housing Showcase: Fireside Chat with Secretary Turner and Chairman Tim Scott ... Secretary Turner provides an update on the status of ...

youtube.com

Secretary Carson's Speeches and Testimony - HUD Archives

Ben Carson, Manufactured Housing Consensus Committee Remarks (05/01/2019); Dr. Ben Carson, Manufactured Housing Conference Remarks (05/07/2019); Dr. Ben ...

archives.hud.gov

[HUD Secretary Ben Carson Surprise Appearance at Manufactured ...](#)

[Secretary Carson said that “HUD is a strong proponent of manufactured housing.” • “Manufactured housing is one of our real priorities.” • “We want to reduce ...](#)

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[Secretary Ben Carson's, Julian Castro's Manufactured Housing, “Trailer,” “Mobile Home” Revelations, 2020 Battles Ahead - MHProNews.com](#)

[HUD Secretary Ben Carson Speech on Manufactured Homes, “Manufactured Housing... Active Ingredient...Medication...for a Stronger America.” – ...](#)

manufacturedhomepronews.com

[Archived Speeches by Year - HUD Archives](#)

[Ben Carson, Manufactured Housing Consensus Committee Remarks \(05/01/2019\); Dr. Ben Carson, Manufactured Housing Conference Remarks \(05/07/2019\); Dr. Ben ...](#)

archives.hud.gov

[Insider Tip - “Selling Access” to HUD Secretary Ben Carson ...](#)

[“On the BC \[Ben Carson\] matter, though, you are absolutely right, as they use these stuff for dog and pony show, but never ask these people \[at the Manufactured ...](#)

manufacturedhomepronews.com

[HUD's Operation Breakthrough, Promoting Factory, Industrialized Building - Mobile Home Era to Modern Manufactured Homes. - MHProNews](#)

[Industry professionals and investors ought to be mindful that HUD Secretary Carson has sung the praises of manufactured homes, saying the ...](#)

manufacturedhomepronews.com

[Big Tech, Big Brother, 1984, Manufactured Home Professionals, and You - MHProNews](#)

[HUD Secretary Ben Carson Surprise Appearance at Manufactured Housing Consensus Committee, Exclusive Quotes – Addressing Manufactured Home ...](#)

[manufacturedhomepronews.com](#)

[George Allen's "Peace Offensive," Saul Alinsky, HUD Secretary Ben ...](#)

[The speech by Carson praised the need and importance of manufactured housing. Are the powers that be that pull the strings at MHI afraid that it might cause ...](#)

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[11.12.2019 FHFA Division of Housing Mission and Goals 400 Seventh Street, S.W., Seventh Floor Washington, D.C. 20219 CC: Dire](#)

[HUD Secretary Carson has tried to promote manufactured housing, which begs the question, why hasn't. MHI, Clayton Homes, Cavco Industries ...](#)

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[Annual Report to Congress - HUD](#)

[To highlight the extraordinary commitment to fair housing, Assistant Secretary ... Figure 13: HUD Secretary Ben Carson with previous HUD secretaries chatting.](#)

[hud.gov](#)

[Duty to Serve Program - FHFA](#)

[The Duty to Serve \(DTS\) requires Fannie Mae and Freddie Mac \(Enterprises\) to facilitate a secondary market for mortgages on housing for very low-, low-, and ...](#)

[fhfa.gov](#)

[MHARR Calls on HUD Secretary to End Discriminatory And Exclusionary Zoning of HUD-Regulated Manufactured Homes](#)

[MHARR communication to U.S. HUD Secretary, Ben Carson \(copy attached\), has called on the Department to federally preempt local zoning...](#)

[manufacturedhousingassociationregulatoryreform.org](#)

[2.26.2018 A.D. TO: HUD Secretary Ben Carson, MD Department of Housing and Urban Development, 451 7th Street SW Washington DC 20 - Regulations.gov](#)

[What the HUD PD&R screen capture reflects is a lack of understanding about how enhanced preemption could solve the affordable housing crisis, ...](#)

[downloads.regulations.gov](#)

[duty to serve Archives - Housing Assistance Council](#)

[Senate approves Ben Carson as HUD Secretary. The Senate confirmed Carson on March 2 by a 58-41 vote. The Senate Agriculture Committee has not yet scheduled ...](#)

[ruralhome.org](#)

[July 18, 2019 The Honorable Ben Carson Secretary U.S. Department of Housing and Urban Development 451 7th Street SW Washington,](#)

[The internal process at HUD needs to be changed to ensure that its manufactured housing policies foster uniformity and ease of compliance,..](#)

[manufacturedhomepronews.com](#)

[Statement on the Hearing and Testimony of Dr. Ben Carson, Secretary-Designate for the U.S. Department of Housing and Urban Development - NFHA](#)

[Carson stated over and again that he would enforce HUD's Affirmatively Furthering Fair Housing Rule, take a holistic approach to tackling ...](#)

[nationalfairhousing.org](#)

DRAFT MINUTES MHCC REGULATORY ENFORCEMENT SUBCOMMITTEE MEETING - HUD

The Manufactured Housing Consensus Committee (MHCC) Regulatory Enforcement Subcommittee meeting was ... The Honorable Ben Carson, Secretary.

hud.gov

Secretary Carson Focused on Improving Access to Manufactured Housing

From an administrative standpoint, Secretary Carson explained that HUD will elevate the Office of Manufactured Housing Programs and an assistant ...

financialservicesperspectives.com

White House Council on Eliminating Regulatory Barriers to Affordable Housing - Request for Information

Federal Preemption of the 2000 Reform Law HUD-regulated manufactured housing is the nation's mostaffordable source of non-subsidized ...

manufacturedhousingassociationregulatoryreform.org

SECRETARY CARSON TELLS U.S. SENATE THAT HUD IS ALLEVIATING IMPEDIMENTS TO MANUFACTURED HOUSING

Secretary Carson's testimony before the Senate directly reflects MHI's recommendations and advocacy efforts. Also during the hearing, Treasury ...

manufacturedhomes.com

enhanced preemption - Manufactured Housing Association for Regulatory Reform

Ben Carson, Secretary, U.S. Department of Housing and ... "The 2000 Act amendments introduce the new findings that "manufactured housing.

manufacturedhousingassociationregulatoryreform.org

Manufadured Housing Assodation for Regulatory Reform - Regulations.gov

The following comments are submitted on behalf of the Manufactured Housing Association for Regulatory Reform (MHARR).

downloads.regulations.gov

July 18, 2019 The Honorable Ben Carson Secretary U.S. Department of Housing and Urban Development 451 7th Street SW Washington,

The Manufactured Housing Institute (MHI) is pleased to provide ... enhanced preemption authority. 12. 34. General Comments About MH ...

manufacturedhomepronews.com

American Dreamers and HUD Secretary Dr. Ben Carson; How Millions Could Win by Enforcing the Law - manufacturedhomelivingnews.com

Ben Carson “absolutely” should be enforcing the enhanced preemption required by the Manufactured Housing Improvement Act of 2000. Playing in picture-in ...

manufacturedhomelivingnews.com

'A thunderclap unpacking UMH CEO Sam Landy's statements defines the failure metric' in ROAD to Housing Act

... Ben Carson. Democratic lawmakers with Secretary ... enhanced preemption” made law under the Manufactured Housing Improvement Act of 2000.

housingwire.com

White House Council on Eliminating Regulatory Barriers to Affordable Housing - Request for Information

Nevertheless, in direct contravention of these statutory protections, manufactured housing, manufactured housing ... Ben Carson and ...

manufacturedhousingassociationregulatoryreform.org

[2.26.2018 A.D. TO: HUD Secretary Ben Carson, MD Department of Housing and Urban Development, 451 7th Street SW Washington DC 20 - Regulations.gov](#)

[Dear HUD Secretary Ben Carson, MD., A year ... If the Manufactured Housing Improvement Act of 2000, enhanced preemption and the points noted.](#)

[downloads.regulations.gov](#)

[Opinion: Manufactured homes could solve housing crunch - Deseret News](#)

[The MHIA provided new consumer protections and gave HUD "enhanced preemption" authority to unlock public opposition roadblocks. 38. Comments.](#)

[deseret.com](#)

[Affordable Housing, Conventional Housing, Manufactured Homes, and Modular Housing-HUD Research & MH Enhanced Preemption - EIN News](#)

[The Manufactured Housing Improvement Act \(MHIA\) of 2000 is explored. "Enhanced preemption" is the authority that Congress gave HUD through the ...](#)

[einnews.com](#)

[Legal, moral and pragmatic reasons support affordable home ownership and Ayden's Plant-A-Home program | Opinion - The Daily Reflector](#)

[Ben Carson delivered that address, explaining that he wanted to ... manufactured housing industry." Why manufactured homes? Aren't ...](#)

[reflector.com](#)

[The Housing Crisis Monopoly: How BlackRock, Vanguard, and State Street Are Taking Over Your Neighborhood - MB's Global politics](#)

[By converting so many homes into rentals, companies reduce inventory for buyers, driving prices up. The ripple effects extend to cities like ...](#)

[mikebaytoday.substack.com](#)

["Private-equity might not be causing the housing crisis, but corporate owners could end up making it a lot worse—for everyone," Annie Lowrey argues: - Facebook](#)

[But private equity isn't acting alone. The financing for this destructive cycle comes from the top: BlackRock, Vanguard, and State Street.](#)

[facebook.com](#)

[Investors Profit from the Affordable Housing Crisis](#)

[Investors are creating artificial housing scarcity, spinning the story away from "affordable" and toward "shortage."](#)

[steadystate.org](#)

[JPMorganChase finances vulture fund's assault on manufactured housing communities and on affordable housing - Private Equity Stakeholder Project](#)

[JPMorganChase is the largest lender to Alden, having made a \\$93 million mortgage in 2022 secured by more than 50 of these parks.](#)

[pestakeholder.org](#)

[As Private Equity Squeezes Mobile Home Parks for Profit, Residents Fight Back - Next City](#)

[A growing movement of mobile home residents is pushing back through collective ownership, lawsuits and state policy reform.](#)

[nextcity.org](#)

[BlackRock, State Street, & Vanguard Buy All Campus Housing - The Spire](#)

[The current reason as to how BlackRock, State Street, and Vanguard buying campus housing would solve the housing crisis is yet unclear.](#)

[hcspire.com](#)

[Private Equity's Ruthless Takeover Of The Last Affordable Housing In America - YouTube](#)

Mobile homes are one of the last remaining affordable housing options in America. Now they've become private equity's latest target.

[youtube.com](https://www.youtube.com)

BlackRock, Vanguard & State Street = The DEATH of Homeownership | MPRE Residential Institutional Investor companies like BlackRock, Vanguard and State Street have assets now exceeding \$22 Trillion dollars.

housingforallmountpleasant.com

You can't build what cities won't approve. That's the reality with mobile home parks. Despite ...

Despite all the talk about solving the affordable housing crisis, new mobile home park development in the U.S. is basically nonexistent.

[instagram.com](https://www.instagram.com)

The Corporate Takeover of Housing—A Manufactured Crisis and the Case for Socialism
And then there's the revolving door—executives from BlackRock, Vanguard, and State Street move seamlessly between government positions and ...

autside.substack.com

Warren Buffett's Berkshire Hathaway-Clayton Homes Moat 'Gift' to Manufactured Housing ... - MHProNews.com

Warren Buffett's Berkshire Hathaway-Clayton Homes Moat 'Gift' to Manufactured Housing, Un or Underreported Facts in MHVille on Affordable ...

manufacturedhomepronews.com

Why Warren Buffett & Sam Zell Bet Big on Mobile Homes: What You Need to Know

[Financing and manufacturing advantages. Clayton Homes \(owned by Berkshire Hathaway\) offers financing programs that help park owners fill vacant ...](#)

[lifestyleinvestor.com](#)

[Warren Buffett's Berkshire Hathaway reveals housing-market ploy - Facebook](#)

[... Clayton also makes six times more loans ... However, it's manufactured homes that are significantly helping America's affordability crisis.](#)

[facebook.com](#)

[Clayton® & Next Step® Unveil White Paper That Shows Off-Site Built Homes Appreciate As Well As Site-Built Homes](#)

[These homes are uniquely positioned to bridge the affordability gap for entry-level and middle-tier housing and are more affordable for both ...](#)

[claytonhomes.com](#)

[Warren Buffett's mobile home empire preys on the poor - Center for Public Integrity](#)

[Warren Buffett's Clayton Homes lends at interest rates that can top 15 percent, and often adds thousands in fees to borrowers' loans. Clayton ...](#)

[publicintegrity.org](#)

[Clayton Reinvents Affordable Homeownership with New Shopping Tech and Smart Building Processes - MultiVu](#)

[National homebuilder showcases smart tools and affordable housing solutions at Berkshire Hathaway Shareholders Meeting. Search Our Homes!](#)

[multivu.com](#)

[Congressional Record, Volume 161 Issue 53 \(Tuesday, April 14, 2015\) - GovInfo](#)

Later that year, Berkshire Hathaway paid \$1.7 billion in cash to buy Clayton Homes. Clayton provided more than half of new mobile-home loans in ...

[govinfo.gov](#)

Warren Buffett's Berkshire Hathaway has big message for homebuyers - Facebook

Warren Buffett gives us all an update on his stake in affordable housing - manufactured house Every year billionaire investor Warren Buffett ...

[facebook.com](#)

The mobile-home trap: How a Warren Buffett empire preys on the poor | The Seattle Times

Even through the Great Recession and housing crisis, Clayton was profitable every year, generating \$558 million in pre-tax earnings in 2014. The ...

[seattletimes.com](#)

Manufactured Homes | The Aphorism, "A Rising Tide Lifts All Boats" May Define Clayton Homes' Value To The Manufactured Housing Industry.

Is Manufactured Housing the Answer to America's Affordable Housing Crisis? Clayton Homes in Abilene, Texas ...

[manufacturedhomes.com](#)

Searched web

***HUD Secretary Ben Carson manufactured housing quotes OR speech
site:manufacturedhomepronews.com OR site:hud.gov***

10

Secretary Carson's Speeches and Testimony - HUD Archives

Ben Carson, Manufactured Housing Consensus Committee Remarks (05/01/2019); Dr. Ben Carson, Manufactured Housing Conference Remarks (05/07/2019); Dr. Ben ...

archives.hud.gov

[HUD Secretary Ben Carson Surprise Appearance at Manufactured ...](#)

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[Secretary Ben Carson's, Julian Castro's Manufactured Housing, “Trailer,” “Mobile Home” Revelations, 2020 Battles Ahead - MHProNews.com](#)

[HUD Secretary Ben Carson Speech on Manufactured Homes, “Manufactured Housing... Active Ingredient...Medication...for a Stronger America.” – ...](#)

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[HUD's Operation Breakthrough, Promoting Factory, Industrialized Building - Mobile Home Era to Modern Manufactured Homes. - MHProNews](#)

[Industry professionals and investors ought to be mindful that HUD Secretary Carson has sung the praises of manufactured homes, saying the ...](#)

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[Big Tech, Big Brother, 1984, Manufactured Home Professionals, and You - MHProNews](#)

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[HUD Secretary Carson has tried to promote manufactured housing, which begs the question, why hasn't. MHI, Clayton Homes, Cavco Industries ...](#)

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[Annual Report to Congress - HUD](#)

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Searched web

Ben Carson HUD manufactured housing enforcement preemption OR Duty to Serve

10

[Duty to Serve Program - FHFA](#)

[The Duty to Serve \(DTS\) requires Fannie Mae and Freddie Mac \(Enterprises\) to facilitate a secondary market for mortgages on housing for very low-, low-, and ...](#)

[fhfa.gov](#)

[MHARR Calls on HUD Secretary to End Discriminatory And Exclusionary Zoning of HUD-Regulated Manufactured Homes](#)

[MHARR communication to U.S. HUD Secretary, Ben Carson \(copy attached\), has called on the Department to federally preempt local zoning...](#)

[manufacturedhousingassociationregulatoryreform.org](#)

[2.26.2018 A.D. TO: HUD Secretary Ben Carson, MD Department of Housing and Urban Development, 451 7th Street SW Washington DC 20 - Regulations.gov](#)

[What the HUD PD&R screen capture reflects is a lack of understanding about how enhanced preemption could solve the affordable housing crisis, ...](#)

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[Senate approves Ben Carson as HUD Secretary. The Senate confirmed Carson on March 2 by a 58-41 vote. The Senate Agriculture Committee has not yet scheduled ...](#)

[ruralhome.org](#)

[July 18, 2019 The Honorable Ben Carson Secretary U.S. Department of Housing and Urban Development 451 7th Street SW Washington,](#)

[The internal process at HUD needs to be changed to ensure that its manufactured housing policies foster uniformity and ease of compliance.,](#)

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[Statement on the Hearing and Testimony of Dr. Ben Carson, Secretary-Designate for the U.S. Department of Housing and Urban Development - NFHA](#)

Carson stated over and again that he would enforce HUD's Affirmatively Furthering Fair Housing Rule, take a holistic approach to tackling ...

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DRAFT MINUTES MHCC REGULATORY ENFORCEMENT SUBCOMMITTEE MEETING - HUD

The Manufactured Housing Consensus Committee (MHCC) Regulatory Enforcement Subcommittee meeting was ... The Honorable Ben Carson. Secretary.

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Secretary Carson Focused on Improving Access to Manufactured Housing

From an administrative standpoint, Secretary Carson explained that HUD will elevate the Office of Manufactured Housing Programs and an assistant ...

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White House Council on Eliminating Regulatory Barriers to Affordable Housing - Request for Information

Federal Preemption of the 2000 Reform Law HUD-regulated manufactured housing is the nation's mostaffordable source of non-subsidized ...

manufacturedhousingassociationregulatoryreform.org

SECRETARY CARSON TELLS U.S. SENATE THAT HUD IS ALLEVIATING IMPEDIMENTS TO MANUFACTURED HOUSING

Secretary Carson's testimony before the Senate directly reflects MHI's recommendations and advocacy efforts. Also during the hearing, Treasury ...

manufacturedhomes.com

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"Ben Carson" "manufactured housing" "enhanced preemption" OR "2000 Act"

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[The following comments are submitted on behalf of the Manufactured Housing Association for Regulatory Reform \(MHARR\).](#)

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[July 18, 2019 The Honorable Ben Carson Secretary U.S. Department of Housing and Urban Development 451 7th Street SW Washington,](#)

[The Manufactured Housing Institute \(MHI\) is pleased to provide ... enhanced preemption authority. 12. 34. General Comments About MH ...](#)

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[Ben Carson "absolutely" should be enforcing the enhanced preemption required by the Manufactured Housing Improvement Act of 2000. Playing in picture-in ...](#)

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['A thunderclap unpacking UMH CEO Sam Landy's statements defines the failure metric' in ROAD to Housing Act](#)

[... Ben Carson. Democratic lawmakers with Secretary ... enhanced preemption" made law under the Manufactured Housing Improvement Act of 2000.](#)

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[Nevertheless, in direct contravention of these statutory protections, manufactured housing, manufactured housing ... Ben Carson and ...](#)

manufacturedhousingassociationregulatoryreform.org

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[Dear HUD Secretary Ben Carson, MD., A year ... If the Manufactured Housing Improvement Act of 2000, enhanced preemption and the points noted.](#)

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[The Housing Crisis Monopoly: How BlackRock, Vanguard, and State Street Are Taking Over Your Neighborhood - MB's Global politics](#)

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[But private equity isn't acting alone. The financing for this destructive cycle comes from the top: BlackRock, Vanguard, and State Street.](#)

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pestakeholder.org

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