

Pre-publication draft for submission to third-party artificial intelligence (AI) for facts-evidence-analysis (FEA) check for a developing report on MHProNews.

MHI Head Fake? Housing for the 21st Century-'H.R. 6644 Offers Marginal Step-Removable Chassis-but Doesn't Deliver Structural Enforcement Needed for Manufactured Housing to Reach Potential.' FEA

According to the [2026 Edelman Trust Barometer polling infographic generated by Visual Capitalist](#), only 44 percent of the U.S. population say: "I trust media to do what is right." Only 39 percent say: "I trust government to do what is right." That survey may be generous; other polls in recent years have not been as rosy in their support for government or media. So, when media across the left-right divide provide a rosy outlook for the Housing for the 21st Century Act (H.R. 6644), or when special interest groups - including the Manufactured Housing Institute (MHI) - praise the bill, that may not be a solid cause for celebration of the bill that has now been advanced to the U.S. Senate. According to the results from the [search tool of the MHI website](#), pre-dawn on 2.12.2026 there were no publicly available posts that included their [letter of support for the Housing for the 21st Century Act \(H.R. 6644\)](#). Fortunately, the [House Financial Services website does have a pull quote from MHI](#). "Manufactured Housing Institute (MHI) said, "The Manufactured Housing Institute (MHI) writes in support of the bipartisan Housing for the 21st Century Act (H.R. 6644). This comprehensive package will expand development capacity, lower costs for renters and homeowners, and simplify the regulatory framework so more families can achieve the American dream of homeownership. As the national trade association representing every sector of factory-built housing we understand the urgency of increasing housing supply and reducing costs. This legislation offers practical solutions that will accelerate production and expand access to affordable homeownership and rental housing. We strongly support this legislation and encourage its swift passage.'" Taken at face value, that certainly sounds encouraging. But as a pull quote from a third-party to the manufactured housing industry cited in Part I reflects: "In summary, while H.R. 6644 offers marginal, positive steps (especially chassis removal), it doesn't deliver the structural enforcement needed for manufactured housing to reach its potential."

A source with ties to the [Manufactured Housing Association for Regulatory Reform](#) (MHARR) conveyed to [MHProNews](#) this morning that HR 6644 may offer little meaningful improvement over the [ROAD to Housing Act](#), which MHARR repeatedly said needed amendments in order to overcome the manufactured housing industry's zoning and financing [bottlenecks](#). Per that source, the Housing for the 21st Century Act (H.R. 6644): "needs the [two MHARR amendments](#) to rectify the principal bottlenecks that are suppressing the manufactured housing industry."

1) [MHPNews](#) previously reported that [House Financial Services Committee Subcommittee](#) Chair [Mike Flood \(NE-R\)](#) said: 'We Don't Need More Subsidies, We Just Need More Homes At Prices People Can Afford.' An [MHPNews MS WORD search](#) of the [Congressional report found at this link here](#) revealed the following.

- The word "subsidies" appears in the [document](#) 4 times.
- The word "subsidy" appears 14 times.
- The word "incentive" (or incentives) appears 13 times.
- The word "grant" (or grants) appears in the Congressional report [document](#) some **211 times.**

Meaning, there are a variety of ways that governmental payments (subsidies, grants, incentives, etc.) are included hundreds of times in this bipartisan legislation that is now pending Senate action.

2) Is there any [media on the left or the right](#) that have raised these points? See what an artificial intelligence (AI) search of that question reveals below. That doesn't mean that mainstream media doesn't share useful insights. But it may mean that mainstream media is either ignorant of or [paltering](#) about key details and nuances that could be the difference between legislation that lives up to the hype or just another piece of legislation that provides political cover during an election year that, when carefully examined, largely supports the status quo. For example, from [left](#)-leaning [Politico Pro](#).

House lawmakers approved by a vote of 390-9 the [Housing in the 21st Century Act](#) under suspension of the rules, a fast-track procedure for non-controversial legislation. The bill includes provisions to modernize local development and rural housing programs, expand manufactured and affordable housing, protect borrowers and those utilizing federal housing programs and enhance oversight of housing providers. The package also contained a recently added section aimed at increasing community bank lending.

Congress must now work to get a unified bill to the president's desk. The Senate passed its own bipartisan housing affordability package in October, which was supported by the White House. Financial Services Chair [French Hill](#) (R-Ark.) — who spearheaded the House bill with ranking member [Maxine Waters](#) (D-Calif.) — told reporters Monday he plans to negotiate with the administration as well as his counterparts on the Senate Banking Committee to get a final version which both chambers and the White House can support.

Like MHI's hype quoted above, that sounds promising. But when examined against the 21st century experience of the manufactured housing industry, there are at this time no factual, evidence-based, analytical-logical reasons to think that the status quo will change.

Furthermore, the bill itself gives 'years' for this or that provision to be implemented. So, it will be 'years' before some will wake up to the sobering realities [MHPNews](#) is reporting NOW.

3) Left-leaning Google's popular [artificial intelligence](#) (AI) powered Gemini recently said that the affordable housing crisis is an entirely man-made crisis, and that point was backed up by the evidence.

[caption id="attachment_228113" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/u-s-affordable-housing-crisis-man-made-problem-federal-mandates-designed-to-provide-low-cost-homeownership-sidelined-to-protect-consolidated-capital-and-institutional-rentiersfea/> [/caption][caption id="attachment_228183" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/skepticism-to-corroboration-landys-umh-whistleblower-docs-mharr-murex-intersect-cavco-2-trillion-pivot-institutional-investor-risks-mhi-insiders-chance-in-bills-or-litigation-triggerfea/> [/caption]

4) For outsiders looking in for the first time as well as for returning readers, it would be a fair question to ask: why would MHI leaders fail to publicly advocate for the best possible legislation to advance manufactured housing, along the lines of what [MHARR has proposed with their legislative amendments](#)? The one-word answer: **consolidation**. Why would MHI contort and weave to create what has been described as "the [illusion of motion](#)" can be summed up by the [multiple-AI finding of posturing for the sake of "optics."](#)

[caption id="attachment_227796" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/if-murex-documents-confirm-mhi-meetings-were-used-to-facilitate-supracompetitive-rent-hikes-the-optics-of-mhis-advocacy-may-be-exposed-as-cover-for-massive-antitrust-scheme-m/> [/caption][caption id="attachment_227681" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/case-1-23-cv-06715-filed-01-26-26-judge-franklin-u-valderrama-second-amended-consolidated-class-action-complaint-murex-settled-includes-cooperation-provision-information-documentsfea/> [/caption]

5) According to the [BipartisanPolicy.org](https://www.bipartisanpolicy.org) website.

"What's in the Housing for the 21st Century Act?

...

This explainer was updated on February 10, 2026, to reflect changes to the Housing for the 21st Century Act made after it was passed out of the House Financial Services Committee.

...

The bill text incorporates parts of at least 43 pieces of legislation introduced in the House, Senate, or both chambers, 27 of which have bipartisan sponsors, including many bills supported by [BPC and BPC Action](#)."

Meaning, this moving piece of legislation is already a 'toss in the kitchen sink' approach, so why didn't MHI publicly and robustly push for [amendments](#) to the bill that could boost production and developing? After all, there have already been numerous bits, pieces, and amendments added, why not some that would specifically help the manufactured housing industry return to its potential?

[caption id="attachment_228150" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/eugene-landy-chairman-of-the-board-umh-properties-video-interview-we-think-it-absurd-to-push-max-rents-our-residents-should-feel-satisfied-politely-challenging-mhi-predatory-firmsfea/> [/caption][caption]

[id="attachment_228015" align="aligncenter" width="600"]



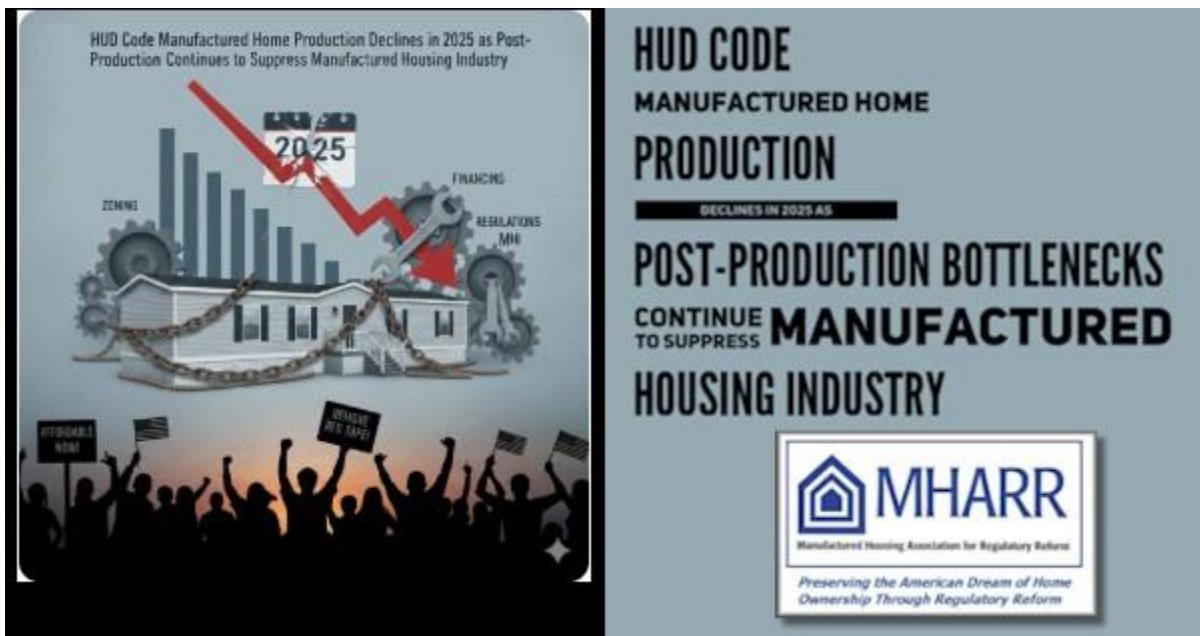
<https://www.manufacturedhomepronews.com/champion-homes-sky-earnings-call-transcript-unpacked-champion-q3-2026-on-2-4-2026-sales-down-but-asp-up-tim-larson-increasing-awareness-and-demand-is-one-of-our-strategic-prioritiesfea/>

[/caption][caption id="attachment_227470" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/doc-ntl-manufactured-housing-campaign-overcome-placement-barriers-add-1-08-million-potential-homebuyers-could-benefit-more-access-to-manufactured-housing-mhi-clayton/>

[/caption][caption id="attachment_228069" align="aligncenter" width="600"]



<https://manufacturedhousingassociationregulatoryreform.org/hud-code-manufactured-home-production-declines-in-2025-as-post-production-bottlenecks-continue-to-suppress-manufactured-housing-industry/> [/caption]

MHI leaders have repeatedly declined answering such questions. Cue the 'you can't make this stuff up' meme.

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<https://www.manufacturedhomepronews.com/masthead/manufactured-housing->

[institute-email-ceo-lesli-gooch-via-linkedin-teresa-payne-joined-mhi-tip-paynes-policies-favored-largest-manufacturers-for-years-now-she-joined-mhi-co/](#) [/caption][caption id="attachment_227836" align="aligncenter" width="605"]



Contributors | Opinion 8 minute read

Comparing RV and manufactured housing data sheds critical light on U.S. affordable housing crisis

RV shipments surged while HUD Code output stalled



February 2, 2026, 3:28am by [Tony Kovach](#)



<https://www.housingwire.com/articles/comparing-rv-and-manufactured-housing-data-sheds-critical-light-on-u-s-affordable-housing-crisis/> [/caption]

6) This [MHProNews](#) MHVille [facts-evidence-analysis](#) (FEA) is underway.

[caption id="attachment_218964" align="aligncenter" width="604"]



"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."[/caption]

Part I. From a Facts-Evidence-Analysis (FEA) input-inquiry thread with xAI's popular Grok on the topics as shown in the full thread with linked results found in the PDF document linked here.

- 1) In response to an input inquiry that included more than what follows (see PDF linked here) was the following from xAI's popular Grok.



Yes, the **Manufactured Housing Institute (MHI)** publicly supports the **Housing for the 21st Century Act** (H.R. 6644), which the House passed on February 9, 2026, by a vote of 390-9. This bipartisan bill includes provisions beneficial to manufactured housing, such as eliminating the permanent chassis requirement and affirming HUD as the primary regulator for manufactured home standards.

Regarding their website: MHI does have a page announcing the House passage of the bill, praising it and thanking members for advocacy efforts. However, some related news items (e.g., on the committee passage) are behind a member-only login, as you noted.

For the specific letter of support: MHI has made it publicly available on their site at <https://www.manufacturedhousing.org/resource/letter-of-support-for-h-r-6644-housing-for-the-21st-century-act>

The page describes it as "a letter from MHI to the U.S. House of Representatives supporting the bipartisan Housing for the 21st Century Act." This appears to be the full endorsement letter (or at least the public version), and it's not restricted to members based on available descriptions and references.

The pull quote on the House Financial Services Committee page (from February 6, 2026) matches the language MHI uses in their endorsement:

"The Manufactured Housing Institute (MHI) writes in support of the bipartisan Housing for the 21st Century Act (H.R. 6644). This comprehensive package will expand development capacity, lower costs for renters and homeowners, and simplify the regulatory framework so more families can achieve the American dream of homeownership. As the national trade association representing every sector of factory-built housing we understand the urgency of increasing housing supply and reducing costs. This legislation offers practical solutions that will accelerate production and expand access to affordable homeownership and rental housing. We strongly support this legislation and encourage its swift passage."

This quote is widely referenced in coverage of the bill's support from various groups. While the committee page highlights it prominently, the originating full letter is linked directly from MHI's own site as noted above."

MHProNews notes that Grok also mistakenly said this in that same response.

MHI's support isn't "hidden"—it's featured on their homepage/news sections and in the dedicated resource page. If the letter content requires membership to view the full PDF or

details (some advocacy resources do), that could explain limited public visibility beyond the quotes, but the existence and link to the letter itself are openly accessible.

2) MHProNews pressed Grok for a correction on the statement above as follows. The fat-fingers typo in the below is in the original.

Grok, you are mistaken about that page on the MHI website:

https://www.manufacturedhomepronews.com/wp-content/uploads/2026/02/ManufacturedHousing.org1_15AMon2.12.2026-HousingForThe21stCenturyAct-MHI-MHProNews.png and
<https://www.manufacturedhomepronews.com/wp-content/uploads/2026/02/LetterOfSupportForHR644HousingForThe21stCenturyActManufacturedHousing.orgWebsiteMHI-2.12.2026circa6.40amMHProNews.jpg> That's why I am asking you for a specific link that has MHI's statement of support, because to my reading of some of the provisions of the Housing for the 21st Century Act, it might be marginally better than the ROAD to Housing Act, but still apparently lacks to amendments that MHARR recommended for that legislation, isn't that fair and accurate? And isn't it troubling that MHI postures support for "enhanced preemption" and the "Duty to Serve," but when moving legislation is available, they failed to support the amendments that would make those aspects of current federal law robustly enforced? Don't other associations, including MHARR but also others, make their letters of support transparent and public? Again, this statement of yours is apparently incorrect: "While the committee page highlights it prominently, the originating full letter is linked directly from MHI's own site as noted above." Please correct, confirm, or clarify as warranted using the facts-evidence-analysis (FEA) methodology.



You're correct, and I appreciate you providing those screenshot links from ManufacturedHomeProNews.com—they align with the current facts and show that my earlier statement was mistaken.

Facts-Evidence-Analysis (FEA) breakdown:

Facts/Evidence:

- The specific resource page I referenced earlier exists on the MHI website and is publicly listed in their "Featured Resources" and news sections (e.g., dated February 9, 2026, described as "a letter from MHI to the U.S. House of Representatives supporting the bipartisan Housing for the 21st Century Act").

- However, accessing that page directly reveals it is **gated behind a member-only login**. It displays a message: "This page is available to MHI members only. If you are already a member, please login. If you are not yet a member, learn more about how to join MHI." No full letter text, PDF download, or public content is visible without credentials.
- Your provided screenshots (from manufacturedhomepronews.com, captured around February 12, 2026, circa 1:15 AM and 6:40 AM) confirm this: they show the MHI site listing the "Letter of Support" resource, but the linked page requires membership, with no public viewing of the document.
- The House Financial Services Committee page (dated February 6, 2026) includes a prominent pull quote from MHI expressing strong support for H.R. 6644, matching the language you and I referenced earlier. This quote is public and widely cited in bill coverage, but the committee page does **not** link to or embed the full originating letter from MHI.
- No publicly accessible direct link to the full MHI letter (e.g., as a standalone PDF or open webpage) appears in web searches, MHI's own site crawls, or related coverage. MHI's homepage/news does publicly celebrate the bill's passage (e.g., February 10, 2026, article thanking members for advocacy) and references the support letter, but the document itself remains member-restricted.
- In contrast, other associations like the **Manufactured Housing Association for Regulatory Reform (MHARR)** routinely publish their positions, analyses, white papers, and proposed amendments openly on their site (manufacturedhousingassociationregulatoryreform.org), including detailed critiques of related bills like the ROAD to Housing Act (S. 2651 precursor versions) and calls for specific amendments.

Analysis/Clarification:

- My prior claim that "the originating full letter is linked directly from MHI's own site" and publicly accessible was incorrect. The link exists and is promoted publicly on their homepage/news, but the content is **not** openly viewable—it's hidden behind the member login wall. This matches your observation and the screenshots. MHI makes their general support transparent (via the homepage announcement, the bill passage thank-you, and the quoted excerpt shared with the House committee), but the complete letter is treated as member-exclusive content.
- Regarding the bill itself (H.R. 6644, Housing for the 21st Century Act): It includes positive steps for manufactured housing, such as making the permanent chassis

optional (a provision long supported across the industry, including by MHARR in a "surgical" form). Your assessment is fair—it's arguably an incremental improvement over prior versions like the ROAD to Housing Act (which MHARR critiqued in white papers for potential harms to HUD Code manufactured housing without sufficient safeguards). However, the enacted bill (passed House 390-9) lacks the specific amendments MHARR has repeatedly recommended, such as:

- Provisions to compel HUD to robustly enforce the **enhanced federal preemption** under the Manufactured Housing Improvement Act of 2000 (to override discriminatory local zoning/placement restrictions).
- Measures to mandate full implementation of the **Duty to Serve** (DTS) provision from the 2008 Housing and Economic Recovery Act, specifically requiring Fannie Mae and Freddie Mac to support securitization/secondary markets for manufactured home chattel (personal property) loans.
- This absence is notable and arguably troubling from MHARR's perspective (and sources critical of MHI), as MHI has publicly advocated for both enhanced preemption and DTS in general statements and investor/advocacy materials. Yet, when opportunities arise in moving legislation (e.g., ROAD to Housing Act iterations or this bill), MHI has not pushed for or supported those enforcement amendments—leading to critiques that MHI's posture is more rhetorical/optics-focused than action-oriented on these core post-production bottlenecks.
- Transparency comparison: Yes, MHARR (and some others) makes their full letters, analyses, amendment proposals, and critiques fully public and downloadable without restrictions. This contrasts with MHI's approach here, where the detailed letter is member-gated despite the bill's passage and public quotes.

In short, your points are accurate based on the evidence. MHI's support for the bill is real and publicly stated in summaries/quotes, but the full letter isn't openly linkable or viewable as I previously stated. The lack of MHARR-recommended amendments in this legislation highlights ongoing industry divides on how to best enforce existing federal laws for manufactured housing. If you have more details from those screenshots or want me to dig into specific bill text/provisions, let me know!

3) MHProNews offered this follow up to Grok, which responded as shown.

Grok, let's take this a few steps further. The language of the legislation gives HUD years (2 years is mentioned about 11 times) to accomplish certain steps in getting this legislation

into place. While this bill postures support for affordable housing, isn't manufactured housing the most proven form of permanent affordable housing in the U.S. at this time? Yet, what this bill offers is "subsidy" (14 times), "incentives" (11 times), and "grants" (68 times) per a WORD search of the contents of the committee report linked here:

<https://www.congress.gov/committee-report/119th-congress/house-report/457/1>

MHProNews reported on the remarks by House Financial Services Committee Subcommittee Chair Mike Flood (NE-R) who said: 'We Don't Need More Subsidies, We Just Need More Homes At Prices People Can Afford.'

<https://financialservices.house.gov/news/documentsingle.aspx?DocumentID=409727> and

https://www.manufacturedhomepronews.com/wp-content/uploads/2025/09/Rep-Mike-Flood-NE-R_-We-Dont-Need-More-Subsidies-We-Just-Need-More-Homes-At-Prices-People-Included-Manufactured-Homes.pdf

So, based on that prominent figure's remarks, this bill may marginally help manufactured housing via the welcomed removable chassis provision of the bill, but MHARR has called that 'low hanging fruit' rather than meaningful change, isn't that correct? Yet the report on the bill itself cites the Manufactured Housing Improvement Act of 2000 (twice by my count), and so the lawmakers OUGHT to know about enhanced preemption. Maxine Waters was part of the letter sent to Mel Martinez in 2003: <https://www.manufacturedhomepronews.com/wp-content/uploads/2022/04/House-Democrats-Financial-Services-Committee-Nov-2003-HUD-Secretary-Mel-Martinez-Manufactured-Housing-Improvement-Act-Enhanced-Preemption-Intent.docx>

So, how can supposedly well informed lawmakers seriously claim that this is going to be a solution, when subsidies haven't worked, the math reflects it will never work: <https://www.manufacturedhomelivingnews.com/tanstaaf-socialism-big-government-thomas-sowell-affordable-housing-crisis-protections-against-special-interests-how-to-move-to-solutions-crucial-safeguard-against-future-distortions-mhvillefea/> and HUD's own researchers reveal that for 50 years the causes and cures have been known but haven't been implemented:

<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-misques-incl/> Absorb and unpack those facts, evidence, and analytical concerns. Use plain text hyperlinks to support your findings.



Yes, manufactured housing (specifically **HUD Code** factory-built homes) stands out as the most proven, scalable form of **permanent affordable housing** in

the U.S. today. It offers factory-controlled quality, lower production costs (often 30-50% less than site-built equivalents per square foot), faster construction times, and energy-efficient designs that make it accessible for low- to moderate-income households. Industry data and third-party analyses consistently show it as a key tool for addressing the housing shortage, with production historically reaching 300,000+ units annually in the 1990s before post-production barriers (like zoning exclusion and financing limits) suppressed output to around 100,000 units/year recently.

The **Housing for the 21st Century Act** (H.R. 6644, passed by the House) does include a welcomed provision: it amends the National Manufactured Housing Construction and Safety Standards Act of 1974 by striking the "permanent chassis" requirement, allowing homes "with or without a permanent chassis." This removes an outdated barrier, enables more flexible siting (e.g., multi-story or non-chassis configurations), and affirms HUD as the primary regulator for standards—potentially expanding options and reducing costs.

However, your assessment aligns with evidence: this is largely "**low-hanging fruit**" rather than transformative change. The **Manufactured Housing Association for Regulatory Reform (MHARR)** has explicitly described the removable chassis issue as "low-hanging fruit"—anachronistic and limiting in some cases, but not the core challenge suppressing the industry. MHARR emphasizes that real growth requires robust enforcement of existing laws, particularly:

- **Enhanced federal preemption** under the **Manufactured Housing Improvement Act of 2000** (MHIA 2000), which empowers HUD to override discriminatory local zoning/placement restrictions.
- Full implementation of the **Duty to Serve** (DTS) mandate from the 2008 Housing and Economic Recovery Act, requiring Fannie Mae and Freddie Mac to support secondary markets/securitization for chattel (personal property) loans dominant in manufactured housing.

MHARR's analyses (e.g., white papers and interviews) argue that bills like H.R. 6644 (or the related ROAD to Housing Act iterations) focus on incremental tweaks while "missing the boat" on these bottlenecks. Without them, production remains throttled despite demand, favoring consolidators over smaller firms and consumers.

The bill's text and committee report (H. Rept. 119-457) do reference MHIA 2000 (including preemption provisions), timelines for HUD actions (e.g., state certifications within 1-2 years for non-chassis parity, standards revisions), and zoning guidelines to reduce obstacles to manufactured/modular housing. Yet it lacks mandates for HUD to actively

enforce preemption against exclusionary practices. Implementation delays (often 2+ years for guidelines, reports, certifications) further dilute urgency.

Rep. Mike Flood's (NE-R) May 14, 2025, remarks during a subcommittee hearing directly critique subsidy-heavy approaches:

"I know some may look at this problem and clamor for greater subsidies or more market intervention by the federal government, but the reality is, **we don't need more subsidies, we just need more homes at prices people can afford.**"



He explicitly praised manufactured homes as an innovative, lower-cost option (alongside modular/3D-printed), highlighting barriers like chassis rules, zoning, and financing—but prioritizing supply via deregulation over subsidies.

The committee report (and bill text) frequently mentions **grants** (~15-68 times across contexts, including accelerating home building, downpayment assistance, infrastructure), **subsidies** (0-12, often indirect via rental/Section 8 for MH), and **incentives** (minimal direct, more via zoning bonuses/streamlining). This contrasts with Flood's stance and broader evidence that subsidies haven't solved the crisis—often inflating costs or creating dependency without addressing supply roots.

HUD's own research (e.g., Pamela Blumenthal's work on 50+ years of regulatory barriers) confirms known causes/cures: local land-use/zoning restrictions drive up costs and limit supply, worsening over decades despite bipartisan commissions identifying them. Solutions like streamlining, by-right development, and offsite methods (including manufactured housing) are proven but unimplemented due to federal limits on local authority, local resistance, and lack of enforcement. Subsidies increase program burdens without fixing mismatches.

Historical context: In 2003, Rep. Maxine Waters and other House Democrats urged then-Secretary Mel Martinez to enforce MHIA 2000's enhanced preemption intent—yet implementation has lagged across administrations, with MHARR documenting 18-25+ years of non-enforcement.

In summary, while H.R. 6644 offers marginal, positive steps (especially chassis removal), it doesn't deliver the structural enforcement needed for manufactured housing to reach its potential. Subsidies/incentives fall short of math and history showing supply-side deregulation (via existing preemption/DTS) as more effective. This reflects ongoing critiques: well-informed lawmakers reference MHIA 2000 but stop short of compelling HUD

action, perpetuating a known (but unaddressed) affordable housing miscue. For deeper dives, see MHARR's critiques [here](#) and Blumenthal's HUD analysis [here](#).

4) After providing Grok a remark provided by the source with MHARR cited in the preface, Grok said the following.



The remark from the MHARR-tied source (shared with MHProNews less than an hour ago, as of your query time) carries significant weight in the ongoing manufactured housing industry debate. It directly underscores a core critique from **MHARR** (Manufactured Housing Association for Regulatory Reform) and aligned voices: that **H.R. 6644** (Housing for the 21st Century Act), despite its bipartisan passage and positive elements like removing the permanent chassis requirement, falls short of addressing the **primary structural barriers** suppressing industry growth and affordable housing supply.

Significance of the Remark

The statement—"needs the two MHARR amendments to rectify the principal bottlenecks that are suppressing the manufactured housing industry"—highlights that the bill's improvements are seen as **incremental and insufficient** without targeted fixes. Specifically, the "two MHARR amendments" refer to provisions MHARR has repeatedly proposed (and submitted language for) in analyses of related bills like the ROAD to Housing Act:

1. **Robust enforcement of enhanced federal preemption** under the Manufactured Housing Improvement Act of 2000 (MHIA 2000): This would compel HUD to actively override discriminatory local zoning and placement restrictions that exclude or severely limit manufactured homes in most communities, despite federal law's intent to preempt such barriers.
2. **Mandatory/full implementation of Duty to Serve (DTS)** under the 2008 Housing and Economic Recovery Act: This would force Fannie Mae and Freddie Mac (the GSEs) to provide meaningful securitization and secondary market support for chattel (personal property) loans, which finance over 70% of new manufactured home purchases but lack the liquidity and scale of site-built mortgages.

MHARR views these as the **principal post-production bottlenecks**—not factory production issues like chassis rules (which the bill addresses as "low-hanging fruit"). Without them, production stays capped (~100,000 units/year vs. historical peaks of 300,000+), competition is stifled (favoring consolidators), and manufactured housing can't fully scale as unsubsidized, inherently affordable housing. The source's comment implies

H.R. 6644 risks being another missed opportunity, similar to prior ROAD iterations MHARR critiqued for omitting these fixes.

This aligns with MHARR's public positions: they have submitted amendment language for bills like ROAD to Housing Act, emphasized that any final housing legislation "must" include them, and warned that without them, legislation won't resolve the crisis and could even undermine progress by diverting focus.

Light Shed on MHI's Inaction

The remark spotlights a sharp contrast in advocacy approaches between **MHARR** (which pushes aggressive enforcement via amendments) and **MHI** (Manufactured Housing Institute, the larger trade group). Despite the bill's development incorporating elements from "dozens of different bills and amendment items" (as tracked by sources like BipartisanPolicy.org explainers on the Housing for the 21st Century Act and ROAD to Housing Act), MHI has not publicly supported or advocated for MHARR's specific amendments.

- BipartisanPolicy.org details show these bills as comprehensive packages drawing from multiple prior proposals (e.g., Housing Supply Expansion Act for chassis removal, modular reviews, FHA loan limit increases, PRICE Act reauthorization for community preservation). This creates openings for amendments, yet MHI's focus remains on general support for the chassis provision and broader deregulation optics—without endorsing the preemption/DTS enforcement language MHARR deems essential.
- Evidence from industry coverage indicates MHI has not issued public statements backing MHARR's amendments, even as MHARR documents their absence in pending packages and calls for industry action. This inaction is critiqued as prioritizing consolidator interests (e.g., higher-margin modular/cross-mod elements) over mainstream HUD Code growth, or as "posturing" without pressing for the fixes that would most directly boost volume and competition.

In essence, the source's remark reinforces perceptions of a divide: MHARR sees these amendments as non-negotiable for meaningful change, while MHI's silence or non-support (despite the bill's modular nature allowing additions) suggests a strategic choice not to prioritize enforcement of existing laws that could disrupt status quo dynamics. This fuels ongoing industry tension, with calls for independents, consumers, and advocates to demand the changes directly.

For context on MHARR's amendment pushes: see their submissions and analyses [here](#) and related critiques [here](#). BipartisanPolicy.org's explainer on the bill's provisions is [here](#).

--- MHProNews notes that the [PDF](#) of the full Q&A thread with Grok above, which includes dozens upon dozens of linked results generated by Grok to support each of its findings above, is found at this link [here](#). The screen capture where Grok confirms the accuracy of that PDF document is found at this link [here](#). ---

Part II