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

ERRATA-Senate's The 21st Century ROAD to Housing Act Amended-BUT Lacks Needed MHARR Amendments. Senate PR Denies It But Bill DOOMED to Fail Because it Doesn't Curb Zoning Barriers. FEA

MHProNews "Published on: **Mar 2, 2026 at 09:42" the article linked here** which was started before dawn and focused on the outbreak of war between the U.S., Israel and Iran. That report **errantly** said: "Given the start of military operations against Iran and the domestic pushback by from Democrats and some others, that may delay consideration of pending so-called affordable legislation; specifically, the bipartisan U.S. House's so-called Housing for the 21st Century Act and the U.S. Senate's ROAD to Housing bill." While MHProNews did say "**may** delay consideration of pending…legislation" (bold added) **that remark didn't age well**. Yesterday, the U.S. Senate released a revised bill. In response to certain prompts linked here, according to Google's AI powered overview, "While the Senate Banking Committee website does not display the exact minute of publication, social media and news reports from March 2, 2026, indicate that the announcement and article were likely published in the **late afternoon (ET)**, just before the Senate convened. **Official Social Media**: The U.S. Senate Banking Committee GOP Twitter (@BankingGOP) posted the link to the "Facts" article approximately 11 hours ago (roughly **5:45 PM ET**)." It is debatable if the tea leaves could have been better read. So, **while not technically an error, MHProNews admits that it was *potentially* misleading**. **MHProNews regrets** that small but significant part of a larger article which ***hours later*** **proved to be mistaken**. The Senate has in fact advanced attention to a pending bill. That said, it is now time to unpack the revised Senate Bill which arguably has a much more serious omission. Even though the Senate version of the Housing bill *has been amended,* it **still lacks the much-needed for industry growth and U.S. housing supply MHARR amendments**. There are decades of evidence to demonstrate the point that without preempting local zoning decisions, there is no way that the bill can succeeded. At least two HUD research documents in recent years made the point that for over 50 years, lawmakers have known the causes and cures for the housing crisis but have failed to deal with underlying issues that included zoning. Per the Senate press release.

Myth 5: *The ROAD to Housing Act preempts local zoning decisions.*

Fact: By design, the *21st Century ROAD to Housing Act* does not preempt local or state zoning. This is one reason why the U.S. Conference of Mayors and the National League of Cities support the bill. Chairman Scott believes zoning decisions are best made locally, not in Washington.

Per HUD's research document linked **here** obtained from a source at HUD by MHProNews even though it was **removed from the HUD website**. That HUD article by researchers Pamela Blumenthal and Regina Gray has since been restored at this link **here**.

1) The duo at HUD stated the following findings. Per Blumenthal and Gray.

The consequences of inadequate supply are higher housing costs for both renting and buying a home…Without significant new supply, cost burdens are likely to increase as current home prices reach all-time highs,..These data emphasize the urgency of employing opportunities for increasing the supply of housing and preserving the existing housing portfolio.

The regulatory environment — federal, state, and local — that contributes to the extensive mismatch between supply and need has worsened over time. Federally sponsored commissions, task forces, and councils under both Democratic and Republican administrations have examined the effects of land use regulations on affordable housing for more than 50 years. Numerous studies find land use regulations that limit the number of new units that can be built or impose significant costs on development through fees and long approval processes drive up housing costs. Research indicates higher housing costs also drive up program costs for federal assistance, reducing the funds available to serve additional households.

The need for quality affordable housing does not take the same form in each community; local context matters. Land costs rise when demand is strong and land use regulations limit the number of new units that can be built. Further, imposing significant costs on development through fees and long approval processes also increases housing prices. Many localities contend with both problems.

…Recent research on barriers to offsite (or factory-built) **[MHProNews note: i.e., HUD Code manufactured housing**] construction quantifies the cost of land use regulations and its impact on consumers to understand the factors that affect where builders decide to site offsite construction projects. …

Once potentially effective models are identified, **implementing them can be a substantial undertaking**: reviewing and revising the master plan that guides development throughout the jurisdiction, **zoning** ordinances, subdivision ordinances, adequate public fa) cilities ordinances, environmental regulations, and historic preservation rules, as well as coordinating with transportation and other infrastructure planning departments, require significant staff expertise and resources. **Fragmentation within local government can inhibit collaboration across the many government agencies that affect housing production.** Conducting effective stakeholder engagement, particularly when local stakeholders disagree on how best to proceed, is vital for developing housing policy plans and implementing necessary reforms to effect those plans. [Emphasis added by MHProNews].

2) Put differently, HUD has said years before the ROAD Act or the Housing for the 21st Century Act were a glimmer in their respective sponsors' eyes that implementing local changes can be "**a substantial undertaking**" and that "**local government can inhibit...housing production**."

The irony is that the U.S. Senate press release (see Part I) and their accompanying talking points memo are contradicted by HUD's own research.

3) The further irony is that Congress already addressed these topics decades ago. The added irony, or hypocrisy, is that HUD has long been the primary agency in charge of HUD Code manufactured homes and that HUD has had since the Manufactured Housing Improvement Act of 2000 enacted the ability to overcome local zoning barriers. Recall the following from the late HUD Office of Manufactured Housing Programs (OMHP) administrator and attorney, William Wade "Bill" Matchneer to *MHProNews*.

[caption id="attachment_149582" align="aligncenter" width="674"]

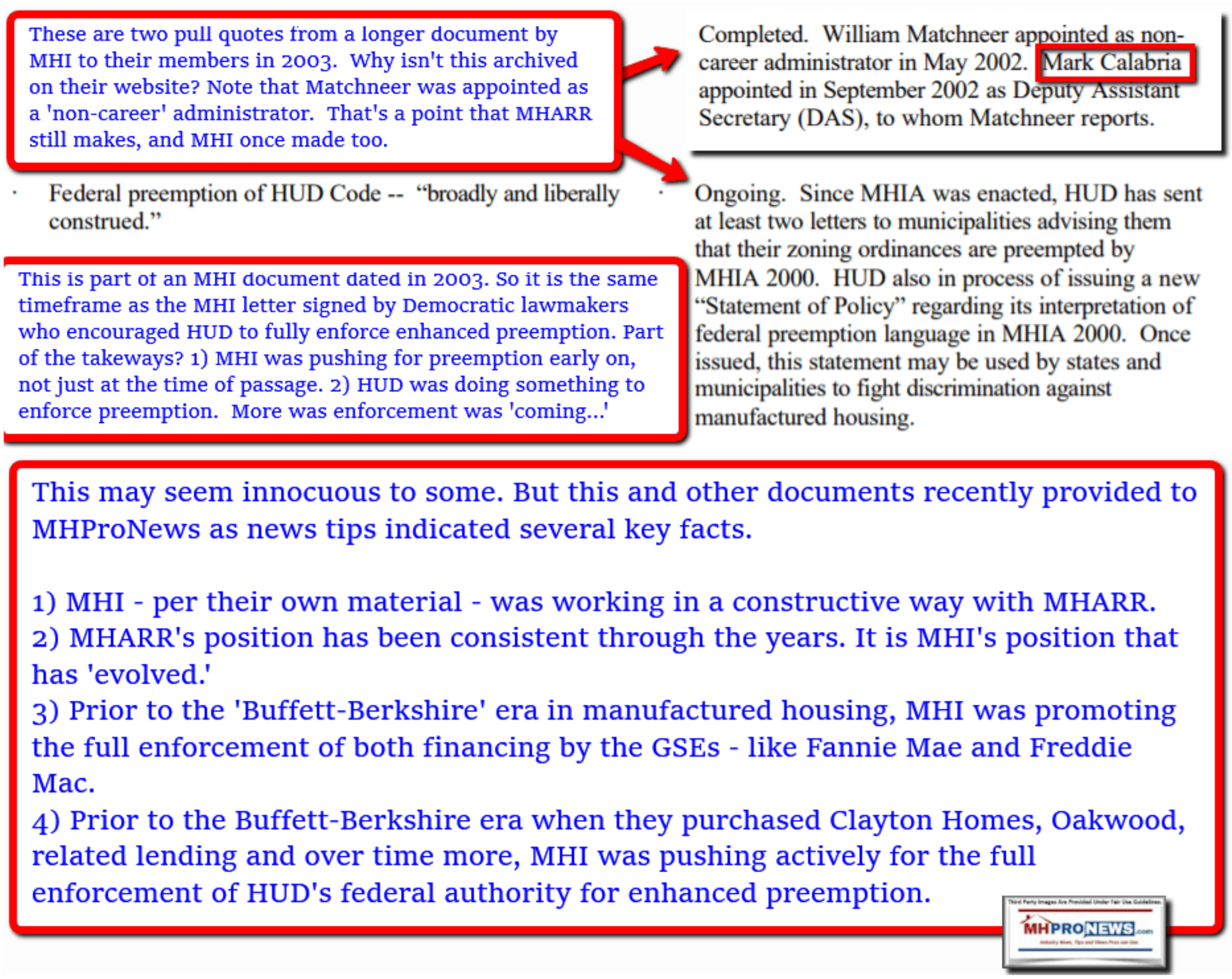
Not long after making this comment, Matchneer - who through the law firm that employed him periodically served MHI - separated from that firm with little explanation. [/caption]

Matchneer also told MHProNews that forces inside HUD were refusing to implement the 2000 Reform Law.

[caption id="attachment_143752" align="aligncenter" width="600"]

Notice, the photo of Santana was mirrored for the collage by MHProNews above; credits are as shown. https://www.manufacturedhomepronews.com/bombshells-former-hud-manufactured-housing-program-administrator-bill-matchneer-cavcos-manuel-santana-statements/[/caption]

[caption id="attachment_150292" align="aligncenter" width="705"]


These are two pull quotes from a longer document by MHI to their members in 2003. Why isn't this archived on their website? Note that Matchneer was appointed as a 'non-career' administrator. That's a point that MHARR still makes, and MHI once made too.

Completed. William Matchneer appointed as non-career administrator in May 2002. Mark Calabria appointed in September 2002 as Deputy Assistant Secretary (DAS), to whom Matchneer reports.

- Federal preemption of HUD Code -- "broadly and liberally construed."

Ongoing. Since MHIA was enacted, HUD has sent at least two letters to municipalities advising them that their zoning ordinances are preempted by MHIA 2000. HUD also in process of issuing a new "Statement of Policy" regarding its interpretation of federal preemption language in MHIA 2000. Once issued, this statement may be used by states and municipalities to fight discrimination against manufactured housing.

This is part of an MHI document dated in 2003. So it is the same timeframe as the MHI letter signed by Democratic lawmakers who encouraged HUD to fully enforce enhanced preemption. Part of the takeways? 1) MHI was pushing for preemption early on, not just at the time of passage. 2) HUD was doing something to enforce preemption. More was enforcement was 'coming...'

This may seem innocuous to some. But this and other documents recently provided to MHProNews as news tips indicated several key facts.

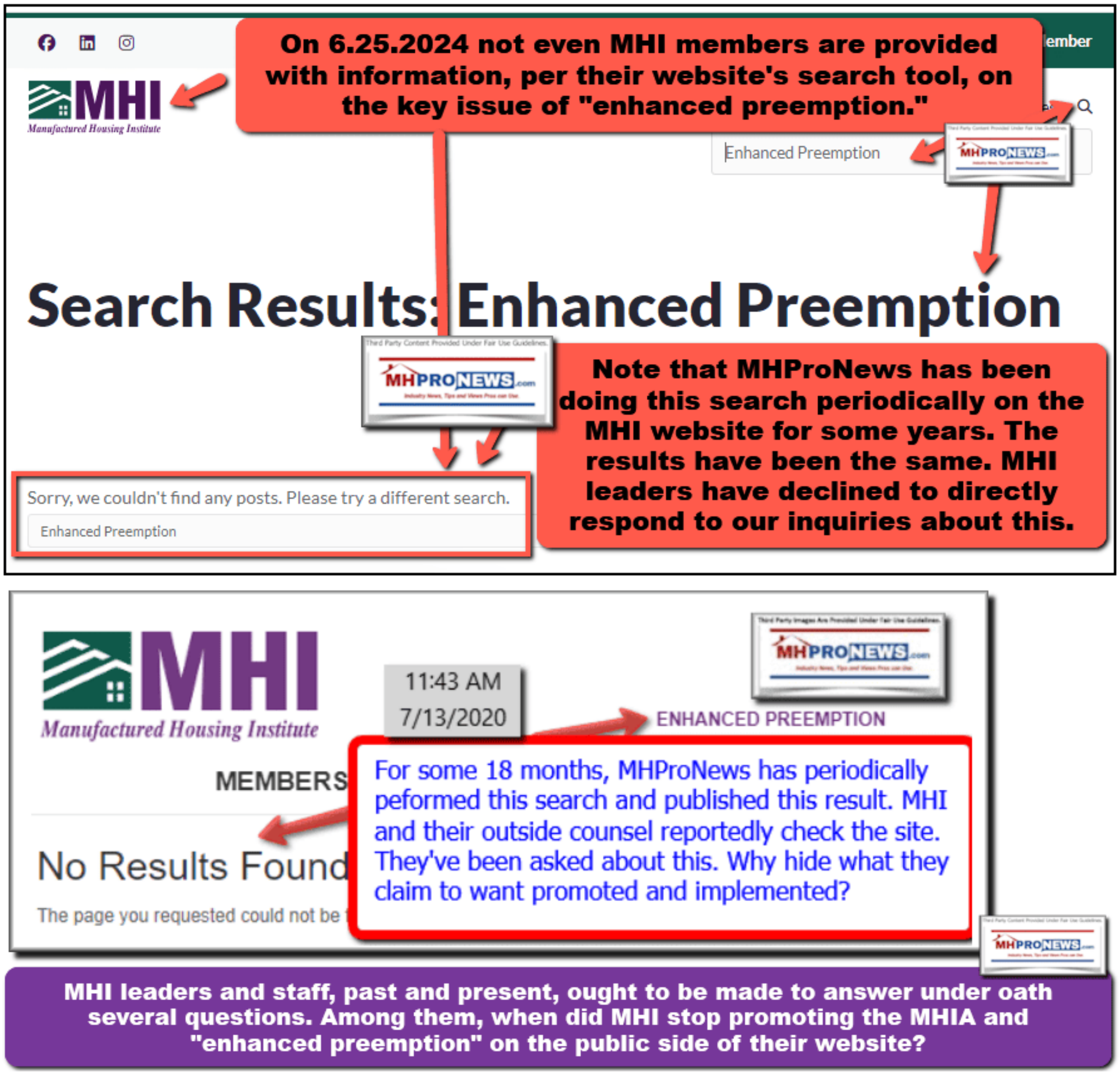
1) MHI - per their own material - was working in a constructive way with MHARR.
2) MHARR's position has been consistent through the years. It is MHI's position that has 'evolved.'
3) Prior to the 'Buffett-Berkshire' era in manufactured housing, MHI was promoting the full enforcement of both financing by the GSEs - like Fannie Mae and Freddie Mac.
4) Prior to the Buffett-Berkshire era when they purchased Clayton Homes, Oakwood, related lending and over time more, MHI was pushing actively for the full enforcement of HUD's federal authority for enhanced preemption.

First uploaded by MHProNews on December 17, 2019. [/caption]

Circa that time (2019), Matchneer told *MHProNews* that HUD's office of general counsel "would not enforce" federal preemption under the 2000 Reform Law. So, Matchneer said that he issued letters to local officials. It was about that time that MHProNews discovered that in what has been described as an "[Orwellian" "memory hole]" fashion, MHI had begun to cull their website of names and topics that apparently no longer fit their evolving focus.


MHI
Manufactured Housing Institute
Third Party Images Are Provided Under Fair Use Guidelines.
MHPRONEWS.com
MATCHNEER
MEMBERS
No Results Found
The page you requested could not be found
William 'Bill' Matchneer, J.D., served in manufactured housing related roles at the CFPB and at HUD. Since leaving federal service, he's done work for MHI. Previously, he was found on the MHI website. Now, he's there no more. Why?
12/20/2019

[caption id="attachment_203029" align="aligncenter" width="638"]



https://manufacturedhousingassociationregulatoryreform.org/the-good-the-bad-and-the-ugly-mharr-issues-and-perspectives-by-mark-weiss-j-d/ [/caption]

Copilot

Copilot, doing a new report for MHProNews. Is it fair to say that the Manufactured Housing Institute (a.k.a.: MHI or manufacturedhousing.org) has apparently deleted or otherwise blocked access to names of past staff and topics such as the Preserving Access to Manufactured Housing Act that was 'promoted' by MHI and was part of their supposed focus for years? Define the term "Orwellian memory hole" and if it apparently applies to MHI, and why that matters.

Yes, Tony — based on the available evidence, it's fair to say that the **Manufactured Housing Institute (MHI)** has **removed or obscured access** to key historical content, including:

- Names of **past staff members**, such as former Government Relations VP **Jason Boehlert**, who made revealing statements about the **Preserving Access to Manufactured Housing Act** (PAMHA) [1]
- Public-facing references to **PAMHA**, despite it being a central lobbying focus for MHI for several years [2] [3]

This pattern aligns with what's known as an **"Orwellian memory hole."**

What Is an Orwellian Memory Hole?

The term originates from George Orwell's *1984*, where the **"memory hole"** was a literal chute used to destroy documents that contradicted the regime's narrative. Symbolically, it refers to:

> **The deliberate erasure or alteration of inconvenient facts, records, or history to control public perception and rewrite reality.**

In modern usage, it describes:

- **Censorship by omission**
- **Selective deletion of digital content**
- **Revisionist tactics to obscure past failures or contradictions**

Sources: Wikipedia, Book Analysis

Does the Memory Hole Apply to MHI?

Yes — and here's why it matters:

Evidence of Memory Hole Behavior	Implications
Removal of past staff names (e.g., Boehlert) from MHI's website [4]	Obscures accountability and institutional memory
Lack of public references to PAMHA, despite years of promotion [1] [2] [3]	Prevents scrutiny of failed lobbying efforts
Absence of archived communications or policy reversals	Undermines transparency and trust
Failure to acknowledge contradictions in public statements	Suggests narrative control over factual clarity

This behavior has been described by AI platforms as **"Orwellian"** and **selective memory hole tactics** [5] — especially when MHI's leadership continues to posture progress while **key performance indicators (KPIs)** like production and development **decline or stagnate**.

Why It Matters

- **Industry Accountability:** Without access to historical context, members and stakeholders can't evaluate MHI's effectiveness.
- **Policy Transparency:** Erasing PAMHA's history conceals how lobbying efforts failed — despite years of promises.
- **Ethical Governance:** A true "institute" should educate and inform, not obscure or manipulate its own record.

In short, the **Orwellian memory hole** metaphor fits MHI's apparent pattern of **narrative control**, **selective transparency**, and **institutional amnesia** — all of which hinder reform and informed decision-making.

Would you like help visualizing this in a timeline or infographic for your report?

1 www.manufacturedhomepronews.com
2 www.congress.gov
3 www.cbo.gov
4 www.manufacturedhousing.org
5 www.manufacturedhomepronews.com

Edit in a page

4) In response to a pre-dawn inquiry on 3.3.2026 by *MHProNews* to MHARR's Mark Weiss, J.D., president and CEO of that Washington, D.C. based trade group said the following in a message circa 6:43 AM ET.

"The Senate, thus far, has failed to include in the so-called ROAD Act, MHARR-proposed and supported amendments to end discriminatory zoning exclusion of HUD Code homes and ensure the implementation of the Duty to Serve within the dominant chattel financing market. Without these amendments, to remove the primary bottlenecks suppressing the industry, the ROAD Act will do little or nothing to move the needle. MHI's failure to openly support these amendments is quite telling."

- Mark Weiss, J.D., [President and CEO of MHARR]

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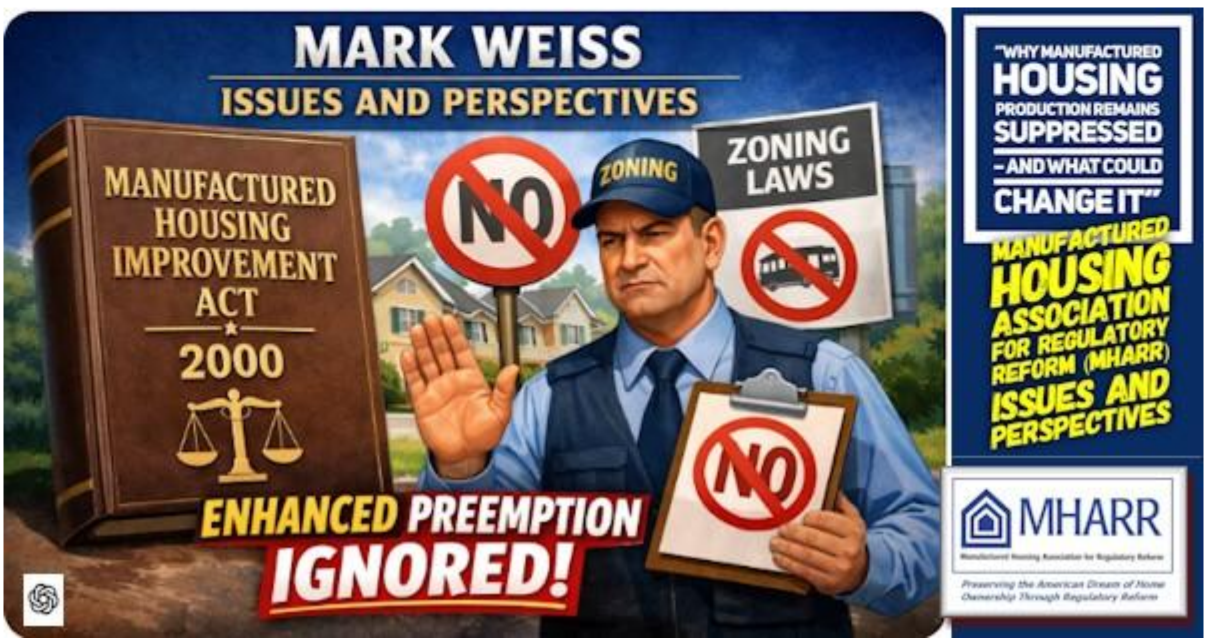


https://manufacturedhousingassociationregulatoryreform.org/why-manufactured-housing-production-remains-suppressed-and-what-could-change-it-manufactured-housing-association-for-regulatory-reform-mharr-issues-and-perspect/[/caption]

5) As of 7:20 AM ET, there is no article on the Manufactured Housing Institute (MHI) website about the new developments yesterday. But as MHProNews previously reported, MHI, Clayton Homes (BRK), Champion Homes (SKY), and Cavco Industries (CVCO) are on

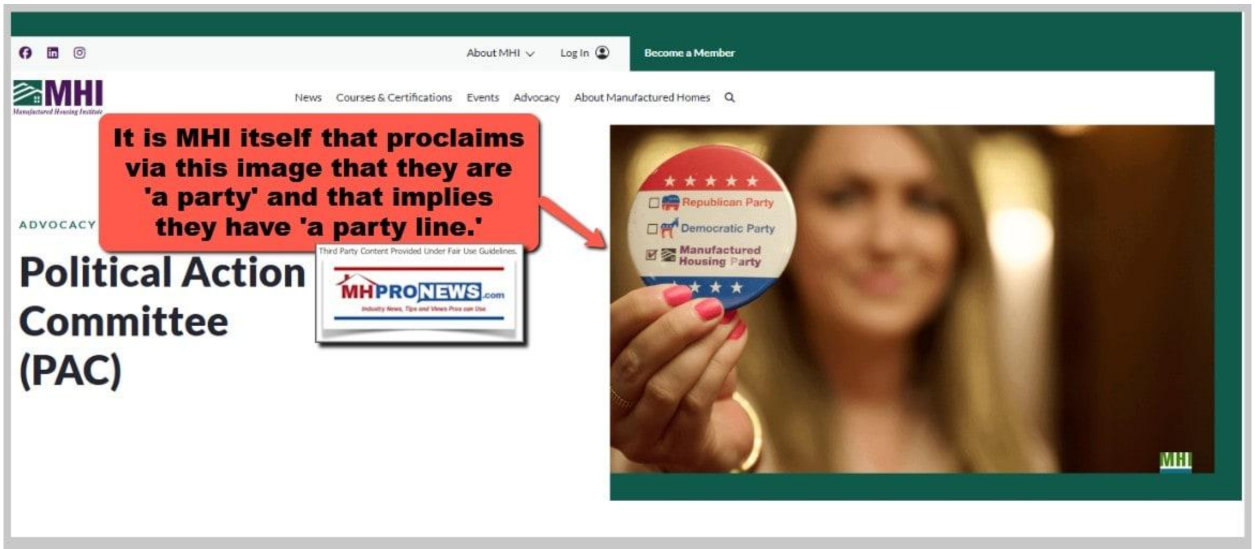
record supporting the Housing for the 21st Century Act, which per the Senate press release has some crossover elements with the Senate ROAD bill.

[caption id="attachment_228515" align="aligncenter" width="600"]

https://www.manufacturedhomepronews.com/clayton-champion-cavco-manufactured-housing-institute-joint-reveal-wtas-what-they-are-saying-see-politicos-corp-interest-groups-praise-for-house-passed-housing-for-the-21st-century-act-fea/[/caption]

a) MHInsider also lacks any news about legislative developments yesterday circa 7:20 AM ET.

b) Both MHInsider, and ManufacturedHomes.com/blog are multi-year MHI member/MHI member linked organizations (MHInsider is a 'product' of the MHI endorsed and MHI member MHVillage, which along with Datacomp, are owned by MHI member Equity LifeStyle Properties) that have been described by observers as promoting the MHI "party line." ELS' COO Patrick Waite is currently MHI's chairman of the board.



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

https://www.manufacturedhomepronews.com/mhi-board-risk-legal-precedent-shows-directors-liable-for-oversights-if-negligence-is-gross-personal-liability-can-pierce-protections-like-do-insurance-civil-crimi/ [/caption]

c) Chris Nicely, an ex-Clayton Homes management team member, said the following for ManufacturedHomes.com as part of a longer post on 2.26.2026 in **support** of the Housing for the 21st Century Act. Also, at ManufacturedHomes.com is ex-MHI general counsel and vice president, Rick Robinson. Robinson is another ex-MHI vice president whose name was removed from the MHI website.

The Housing for the 21st Century Act is not a silver bullet. Zoning barriers remain. Local resistance to density persists. Financing markets fluctuate. But for the first time in decades (?), federal housing reform is leaning directly into supply expansion, and placing manufactured housing firmly within the national housing strategy.

[MHProNews](https://www.manufacturedhomepronews.com) further observes that Nicely was among those linked to MHI named in the recent whistleblower document drop.

[caption id="attachment_227973" align="aligncenter" width="600"]

https://www.manufacturedhomepronews.com/everyone-seemed-on-board-then-suddenly-mhi-not-interested-another-tipster-doc-drop-on-mhi-torpedoed-gorving-style-mhville-campaign-dozens-of-mh-industry-pros-reve/ [/caption]

d) Take a closer look at what Nicely wrote. Nicely himself admits that "**Zoning barriers remain. Local resistance to density persists**." Restated, there is no logical way for denying that MHI and MHI linked persons and entities are quite aware of the problems with both the House and Senate bills. So, MHI-Clayton-Champion-Cavco and others are arguably responsible, and to the degree warranted, liable for their problematic efforts and support for the bills without the needed MHARR amendments.

e) The Senate press release (Part I) made clear that the bill has been amended. That some amendments were made clarifies that lawmakers were (and are) apparently willing to make changes to the bill.

6) This MHVille facts-evidence-analysis (FEA) is underway.

[caption id="attachment_218964" align="aligncenter" width="655"]

"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 the U.S. Senate's website at this link here was the following press release.

March 02, 2026

The Facts: The 21st Century ROAD to Housing Act Cuts Red Tape, Builds More Homes, and Restores Accountability

Washington, D.C. – Ahead of Senate consideration of comprehensive housing affordability legislation, Senate Banking Committee Republicans are releasing a series of fact sheets detailing how the *21st Century ROAD to Housing Act* increases housing supply, cuts regulations, and fights fraud, waste, and abuse in government programs to address housing affordability, as well as a Myth vs. Fact document to address misinformation surrounding the *21st Century ROAD to Housing Act*.

President Trump addressed housing affordability head on at the State of the Union and less than two weeks later, Congress is delivering on his promises. This week's vote builds on the success of the *Working Families Tax Cut Act*, advancing real solutions to restore the American dream of homeownership.

The legislation reflects years of bipartisan, bicameral work, and its base text passed unanimously out of the Senate Banking Committee. It now incorporates both Senate and House housing priorities into one comprehensive package and represents the most significant housing affordability and deregulatory effort to move through Congress in decades.

To read the bill text, click here.

To read the section-by-section, click here.

BACKGROUND:

The *21st Century ROAD to Housing Act* is built around four core pillars:

- Cutting red tape
- Unlocking housing supply
- Lowering costs for families
- Including no new mandatory federal spending

The bill streamlines environmental reviews, modernizes manufactured housing rules, unlocks private investment, updates multifamily financing tools, streamlines construction activities across programs, and limits certain large institutional investors from crowding out families in residential markets.

Bottom line: The *21st Century ROAD to Housing Act* lowers costs by increasing supply, empowering local communities, and protecting taxpayers, proving that Congress can solve big problems by addressing housing affordability concerns with common sense solutions.

FACT: The *21st Century ROAD to Housing Act* Delivers Common-Sense Deregulatory Reforms

The *21st Century ROAD to Housing Act* tackles affordability at the source by eliminating outdated regulations that make it harder and more expensive to build homes. According to HUD Secretary Turner, regulations account for roughly 25 percent of costs for a single-family housing project and 40 percent for multifamily development.

At its core, this bill empowers private industry and state and local governments to build more housing without unnecessary federal interference.

Bottom line: The *21st Century ROAD to Housing Act* cuts red tape to increase housing supply, reduce costs, and expand opportunity for families across the country.

For the full fact sheet, click here.

FACT: The *21st Century ROAD to Housing Act* Builds More Housing without Growing Government

The most effective way to lower costs is to build more homes. The *21st Century ROAD to Housing Act* advances commonsense, bipartisan solutions that unlock private capital, streamline outdated federal rules, and make existing programs work better.

At its core, this legislation increases housing supply by empowering private industry and local communities to build more homes, without expanding federal spending or undermining local control.

Bottom line: The *21st Century ROAD to Housing Act* aligns with the President's affordability focus while keeping the federal government from trying to spend its way out of the problem.

For the full fact sheet, click here.

FACT: The *ROAD to Housing Act* Ensures Programs Deliver Real Results for Families and Communities:

The *21st Century ROAD to Housing Act* strengthens oversight, improves transparency, and demands accountability from federal housing programs that have operated on autopilot for far too long. The legislation includes strong oversight and performance measures, aligned with the Trump administration's focus on accountability across the federal bureaucracy.

At its core, this legislation reinforces that federal housing programs must serve families – not bureaucracies – by measuring outcomes and enforcing standards.

Bottom line: Not only does the *21st Century ROAD to Housing Act* focus on affordability, but it also restores accountability, protects taxpayers, and promotes upward mobility and self-sufficiency.

For the full fact sheet, click here.

<u>FACT: The *ROAD to Housing Act* Keeps Families, Veterans, and Rural Communities at the Forefront:</u>

As homeownership drifts further out of reach, families, veterans, and rural Americans often feel the pressure first. The *21st Century ROAD to Housing Act* advances commonsense, pro-growth solutions that promote self-sufficiency, protect vulnerable homeowners, and modernize rural housing programs to better serve those who rely on them.

At its core, this legislation recognizes that housing policy should reward work, respect service, and strengthen communities – especially in rural America.

Bottom line: The *21st Century ROAD to Housing Act* delivers commonsense, pro-growth solutions that put families first, honor our veterans, and strengthen rural communities because every American deserves a fair shot at the dream of homeownership.

For the full fact sheet, click here.

<u>FACT: The *21st Century ROAD to Housing Act* prevents large institutional investors from purchasing single-family homes.</u>

In his State of the Union Address, President Trump underscored an undeniable truth: ***<u>"homes are for people, not corporations."</u>*** He rightfully called for Congress to codify his proposal. In coordination with the White House, the *21st Century ROAD to Housing Act* answers the call to ensure more Americans can own a home of their own, while preserving targeted exceptions that maintain an adequate housing supply for families not yet ready to buy.

Bottom line: The *21st Century ROAD to Housing Act* delivers on President Trump's top housing priority: getting large institutional investors out of the way to ensure American families can have a home of their own. Homes are for people, not corporations.

For the full fact sheet, click here.

<u>Myth vs. Fact: The *21st Century ROAD to Housing Act*</u>

TOPLINE: The *21st Century ROAD to Housing Act* is the first comprehensive housing bill in at least a decade. It is a bipartisan, bicameral product built on years of hard work. Its supporters include housing advocates, bank trades, builders, and housing professionals such as realtors. It passed out of the Senate Banking Committee <u>unanimously, 24-0.</u>

Myth 1: *The 21st Century ROAD to Housing Act spends government dollars.*

Fact: According to the Congressional Budget Office, the *21st Century ROAD to Housing Act* does not score. In fact, to even be considered for the *National Defense Authorization*

Act, *ROAD* had to be budget neutral. And by design, it spends no government funds. While the bill authorizes a small handful of pilot programs, it requires Congress to appropriate funding later, meaning Congress ultimately retains full control over whether any dollars are spent.

Myth 2: *The 21st Century ROAD to Housing Act is a Senate-only product.*

Fact: Of the 36 provisions of the Senate Banking Committee-passed and White House-endorsed *ROAD*, over 90% are based on bicameral work from Chairman Scott's first iteration of the *21st Century ROAD to Housing Act* from October 2024 or have introduced House companions.

Myth 3: *The 21st Century ROAD to Housing Act is a liberal giveaway.*

Fact: The overwhelming majority of the *21st Century ROAD to Housing Act* is composed of bipartisan bills and provisions drawn directly from Chairman Scott's original bicameral *21st Century ROAD to Housing Act* introduced in October 2024.
Only two provisions in this bill – roughly 5% – came from partisan legislation. For years, Democrats have argued that rising housing costs could only be addressed through new subsidies and expanded government programs. *ROAD* rejects that premise by providing no new subsidies and demonstrating that a market-based, bipartisan consensus is possible.

Myth 4: *The 21st Century ROAD to Housing Act didn't go through regular order.*

Fact: Chairman Scott introduced his original, bicameral *21st Century ROAD to Housing Act* in October 2024, based on years of stakeholder engagement. After becoming Chairman, he convened a hearing in March 2025 to examine barriers to housing. Chairman Scott and Ranking Member Warren then spent months building on the Chairman's original *ROAD* package, negotiating a comprehensive package with input from all Banking Committee colleagues. The bill was introduced and marked up in July 2025 and passed unanimously, 24-0. Since then, the Chairman has continued engaging stakeholders nationwide.

Myth 5: *The ROAD to Housing Act preempts local zoning decisions.*

Fact: By design, the *21st Century ROAD to Housing Act* does not preempt local or state zoning. This is one reason why the U.S. Conference of Mayors and the National League of Cities support the bill. Chairman Scott believes zoning decisions are best made locally, not in Washington.

Myth 6: *The 21st Century ROAD to Housing Act is anti-family and only helps renters.*

Fact: Chairman Scott recognizes a basic market truth: increasing supply creates more pathways to homeownership. While additional housing will certainly lower rents for those who choose to rent, *ROAD's* premise is that "rising tides raise all boats." By making it easier for builders to build, lenders to lend responsibly, and families to save, the bill expands options for both renters and future homeowners.

Myth 7: *The 21st Century ROAD to Housing Act builds upon failed programs.*

Fact: *ROAD* rethinks and modernizes existing housing programs. It refreshes the HOME Investment Partnerships Program, the federal government's largest affordable housing construction program, for the first time in over 30 years. It streamlines inspections, encourages innovation, and tests time-limited pilots to evaluate better approaches before making permanent changes.

Examples of time-limited, innovative, bipartisan pilot proposals include:

- Streamlining the Lead and Healthy Homes program to work better for communities, especially rural ones, focused on preservation
- Testing blight remediation as a housing solution in communities like Gary, Indiana
- Directing federal housing dollars toward communities that prioritize affordability, in a budget-neutral way
- Re-examining homelessness programs to ensure they work effectively for communities on the front lines

BOTTOM LINE: The *21st Century ROAD to Housing Act* cuts through the rhetoric with bipartisan, budget-neutral reforms that build more housing, protect local control, and prove that Congress can lower costs for families without growing government.

For the full Myth vs. Fact document, click here.

--- MHProNews notes that the Senate press release shown above was linked here. The downloadable Senate two pager is linked here. ---

Part II. Additional Facts-Evidence-Analysis (FEA) from sources as shown including more MHProNews expert commentary.

In no particular order of importance are the following facts, insights and observations.

1) It should be obvious that when zoning/regulations and financing are the biggest barriers to more affordable manufactured housing, that the Senate "myth" busting statement shown below is clearly a mistaken policy or worse.

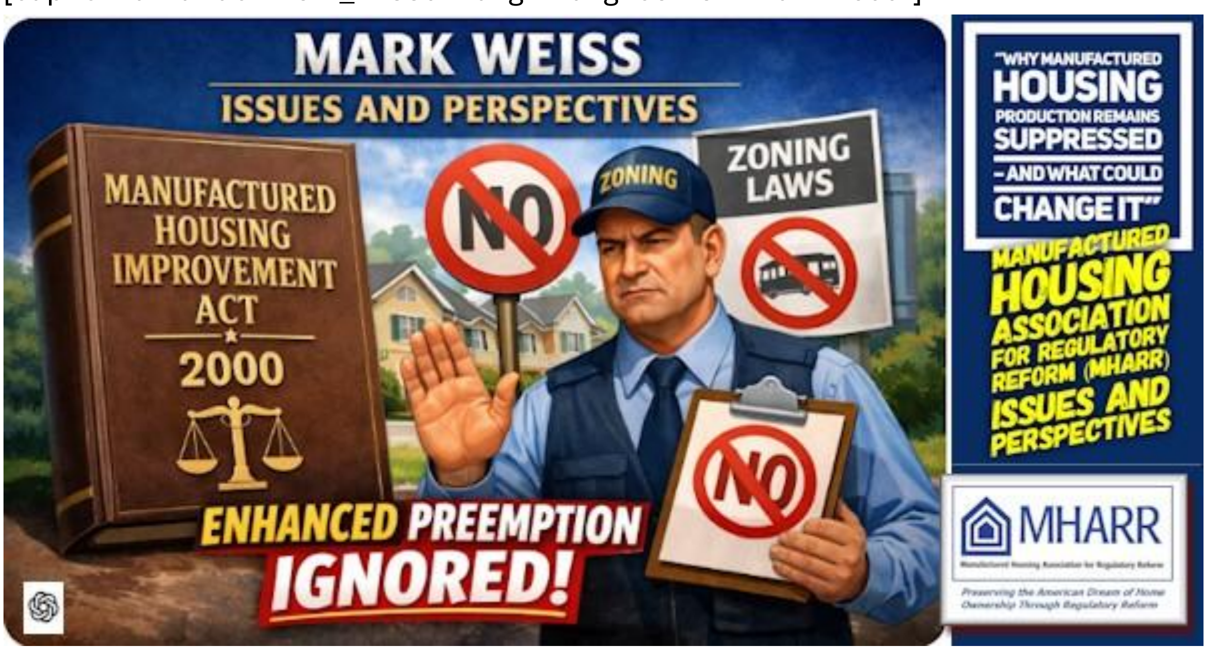
Myth 5: *The ROAD to Housing Act preempts local zoning decisions.*

Fact: By design, the *21st Century ROAD to Housing Act* does not preempt local or state zoning. This is one reason why the U.S. Conference of Mayors and the National League of Cities support the bill. Chairman Scott believes zoning decisions are best made locally, not in Washington.

MHProNews have said for years that the ROAD bill as drafted will not work as advertised. MHLivingNews has made similar points. While Nicely's post for MHI-linked ManufacturedHomes.com attempts to make the case in favor of the Housing for the 21st Century Act, by accident or design, Nicely admitted the obvious.

"Zoning barriers remain. Local resistance to density persists."

Then what is the point of supporting the bill without the MHARR amendments that would compel HUD to enforce the 2000 Reform Law and compel the FHFA to make the Duty to Serve (DTS) manufactured housing chattel lending a reality? MHI is thus clearly revealing what MHProNews has been arguing their behavior has conveyed for years.

[caption id="attachment_228804" align="aligncenter" width="600"]


https://manufacturedhousingassociationregulatoryreform.org/why-manufactured-housing-production-remains-suppressed-and-what-could-change-it-manufactured-housing-association-for-regulatory-reform-mharr-issues-and-perspect/[/caption]

[caption id="attachment_228515" align="aligncenter" width="600"]

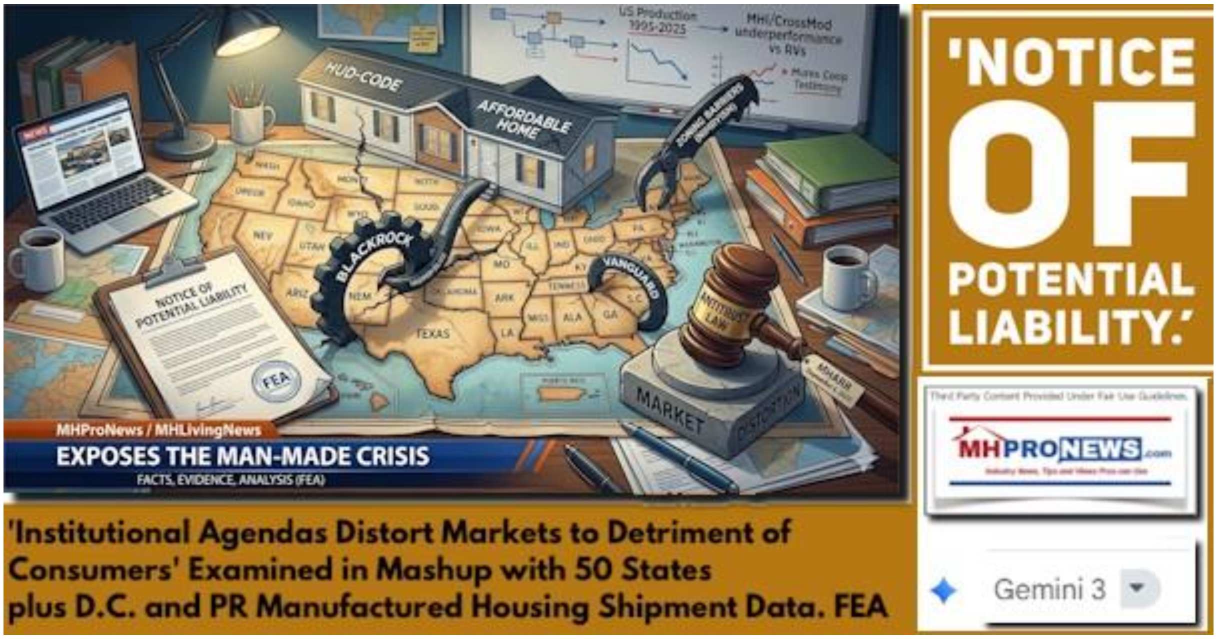

https://www.manufacturedhomepronews.com/clayton-champion-cavco-manufactured-housing-institute-joint-reveal-wtas-what-they-are-saying-see-politicos-corp-interest-groups-praise-for-house-passed-housing-for-the-21st-century-act-fea/[/caption][caption id="attachment_228242" align="aligncenter" width="600"]


https://www.manufacturedhomepronews.com/mhi-head-fake-housing-for-the-21st-century-h-r-6644-offers-marginal-step-removable-chassis-but-doesnt-deliver-structural-enforcement-needed-for-manufactured-housing-to-reach-potential-fea/ [/caption]

2) As Gemini said in response to an *MHProNews* input-inquiry recently, it is obvious that without mandates neither the House or the Senate version of the pending bills will actually solve the U.S. housing crisis. But it isn't only MHARR, or various independent AI systems, that are saying that the bills won't work. The National Association of Mortgage Brokers (NAHB) and the Competitive Enterprise Institute (CEI) are among those who say that the bills need amending.

[caption id="attachment_228811" align="aligncenter" width="600"]

https://www.manufacturedhomepronews.com/namb-kimber-white-were-not-putting-much-into-affordable-housing-bills-cei-john-berlau-politicians-should-oppose-socialist-ownership-limits-embrace-free-market-s/[/caption][caption id="attachment_228787" align="aligncenter" width="605"]



https://www.manufacturedhomepronews.com/notice-of-potential-liability-institutional-agendas-distort-markets-to-detriment-of-consumers-examined-in-mashup-with-50-states-plus-d-c-and-pr-manufactured-housing-shipment-data-fea/[/caption]

3)