

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

Ten Examples of Manufactured Housing Institute (MHI) Leadership Failures and Flubs in the 21st Century. Will MHI Leadership Challenge Any of this Record of Facts and Evidence Publicly? FEA

Example Number 1. On 3.25.2021 in a Federal Housing Finance Agency (FHFA) "listening session" attended by MHI CEO Lesli Gooch, L. A. "Tony" Kovach presented to a 7-minute fact-packed talk entitled "[A Pimple on an Elephant's Ass.](#)" Over 5 years later, there is no known pushback or challenge by Gooch, other senior officials for MHI, an MHI attorney, or an MHI board member to any element of that listening session presentation.

Note each of these 10 items generated by manufactured housing industry expert human intelligence (HI) will be submitted to third-party artificial intelligence (AI) for fact-evidence-analysis (FEA) checks following these ten items.

Example Number 2. From the Manufactured Housing Institute (MHI) policy priorities document linked [here](#): "Fannie Mae and Freddie Mac should expand their commitment to financing manufactured housing communities." There is no mention in that [MHI policy priorities document](#) of Fannie or Freddie (FHFA regulated Government Sponsored Enterprises or GSEs) to provide single family chattel financing for manufactured homes under the Duty to Serve (DTS) mandated by the Housing and Economic Recovery Act of 2008 (HERA). There was no use of the term "Duty to Serve" or "DTS" per an MS WORD search. There was no mention by [MHI](#) of the "Manufactured Housing Improvement Act" or the [enhanced federal "preemption"](#) under that law.

3. Based on the number of letters MHI has signed onto by conventional housing providers, [MHI seems to like coalition letters](#). Which begs the question. Why didn't MHI sign onto the [Underserved Mortgage Markets Coalition](#) (UMMC) letter during the Biden-Harris (D) administration. That [UMMC letter](#) specifically said: Duty to Serve Regulation; they inappropriately propose to drop highly touted and much needed programs such as purchasing manufactured housing loans titled as personal property without explanation; and they propose to reduce loan purchase targets for all three target areas—manufactured housing, affordable housing preservation, and rural housing." Given that MHI's own [policy priorities document](#) failed to mention DTS enforcement, how could that be considered anything other than intentional?

4. On August 12, 2023 MHLivingNews published the following article that cited MHI CEO Lesli Gooch, Ph.D., using problematic language and arguments with regard to DTS. Gooch's framing, in the light of #2 and #3 above, can arguably best be seen as a deliberate choice,

not an accident or a glitch. Furthermore, there is no known correction by MHI or Gooch of her remarks, which Mark Weiss, J.D., President and CEO of the Manufactured Housing Association for Regulatory Reform said was 'inexcusable and a major problem.' Note that #2, #3, and #4 all occurred after the [FHFA comments cited in #1](#). For an organization led by a Ph.D. in political science - which Lesli Gooch and MHI often tout - Weiss' remarks are understandable. It is "inexcusable." Given that this [2022 MHI Policy Priorities](#) document calls for FHA Title I **chattel** lending support but doesn't also call for single family **chattel** lending under DTS, these are yet another example of a pattern of behavior, of strategic choices rather than mere accidents, mistakes, or fumbles.

[caption id="attachment_191452" align="aligncenter" width="600"]



<https://www.manufacturedhomelivingnews.com/inexcusable-and-major-problem-exclusive-mhlivingnews-question-and-answer-qa-with-mark-weiss-j-d-president-and-ceo-of-manufactured-housing-association-for-regulatory-reform-mharr/>[/caption]

5. On 9.18.2019 Mark Weiss, J.D., President and CEO of the [Manufactured Housing Association for Regulatory Reform](#) (MHARR) published "[THE INCREDIBLE SHRINKING ZONING PROBLEM](#)." Weiss wrote: On May 15, 2019, MHARR invited state manufactured housing associations around the country to provide it with particularly egregious, *actionable* cases of zoning and/or placement discrimination by localities against federally-regulated manufactured homes." "Even the Manufactured Housing Institute (MHI) has acknowledged that exclusionary and unduly restrictive zoning ordinances are a major –

and growing – problem for the industry and manufactured homebuyers, stating on its website: “There is a *growing trend* of municipalities trying to use zoning and other land use regulations to restrict *or eliminate* manufactured housing in their jurisdictions.” Weiss continued: “To be sure, there has been no lack or absence of *talk* on this subject from the organization that touts itself as the national representative of “all segments” of the industry. According to a March 29, 2019 MHI “News & Updates” publication, zoning “is a standing agenda item for MHI’s Federated States Division.” In a “recap” of MHI’s work “with state associations ... to fight the problem of exclusionary zoning,” the document recounts a string of conferences, meetings, memoranda, proposals, comment letters and the like (primarily with HUD) dating back to 2015.” which added: “just prior to MHI’s missive regarding zoning, the MHARR Board of Directors, at its March 27, 2019 Annual Meeting, determined that...the time had come to mount such a targeted and consistent legal effort, in conjunction and cooperation with state associations, to challenge and seek to overturn one or more particularly egregious such zoning measures.” MHARR was essentially inviting an [MHI linked state association \(and arguably by extension, MHI itself\)](#) to jointly sue: “...despite MHARR’s offer of support and assistance concerning an issue of acknowledged national state and local-level importance, the vast majority of manufactured housing state associations did not respond at all, let alone respond with information that would have been useful in addressing and resolving the problem of exclusionary zoning.”

"Like it or not, the, the issue of exclusionary and discriminatory zoning will not go away and cannot be wished away. It undermines and erodes the entire national manufactured housing market... It is therefore necessary to break down the barriers that already exist and seemingly grow worse every day, not only for the sake of the industry and those who earn their living within the industry, but for the sake of every American who wants to own a home but is effectively forced out of the market because they would be barred from placing a manufactured home where they wish to live. Viewed this way, exclusionary zoning is not only a de facto tax that needlessly robs people of their money and resources, but also robs them of their freedom to live, work and raise their families where *they* wish, not to where some local official – elected or otherwise – happens to think they (and their home) should be relegated. Combatting this exclusionary trend will not be easy, but it is a challenge that the industry *must* meet and *must* win. It will not be possible to “win,” though, without putting up a fight to start with."

6. For over two decades, the Manufactured Housing Institute (MHI) has known - [based on their own commissioned research](#) and public feedback from [MHI members](#) - that 'the image issue' has been a problem. Part of the 'image issue' is terminology. On 2.8.2022, after engaging directly with the Associated Press Stylebook editors who provide AP

reporters with guidance on terminology, [MHLivingNews](#) published the report linked [here](#) and below.

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



<https://www.manufacturedhomelivingnews.com/which-is-it-is-it-a-mobile-home-or-a-manufactured-home-visual-guidance-planned-by-ap-stylebook-for-reporters-journalists-useful-to-general-public-public-officials-and-researchers/> [/caption]

What did MHI do in response? On 1.11.2023 MHProNews reported the following.

Via their: "Federated States Newsletter – January 9, 2023" MHI said the following.

CALL TO ACTION

Join MHI's Appeal to the Associated Press to Properly Define "Manufactured Housing"

To support factual news reporting on manufactured housing, MHI is requesting the Associated Press (AP) include the terms manufactured homes, modular homes, off-site built homes, CrossMod® homes, mobile homes, and trailers in the AP Stylebook.

The AP Stylebook is the gold standard reference for journalists and editors, providing impartial, consistent guidelines that lead to uniformity and common understanding in news stories. Journalists refer to the AP Stylebook for guidance on using the correct language and terms when writing news stories, but the guide does not

include any language related to manufactured housing. Inclusion of the correct terminology is one step we are undertaking as we work to change the negative portrayal of manufactured housing in the media.

Would you consider making a similar request? We hope that several requests will gain the attention of the AP and lead to a productive discussion. You can submit a request on the AP website at <https://www.apstylebook.com/suggestions>. To keep this process as simple as possible, you can utilize MHI's submission which is attached. ...

MHI added the following.

Associated Press Submission Example

The terms manufactured home, modular home, mobile home/trailer, off-site built home and CrossMod home mean different things. To improve accuracy in reporting, we are requesting the AP Stylebook include guidance on the use of these terms. As more journalists write about manufactured housing, clarity on the use of the terms is important.

- **Manufactured Home:** Manufactured homes are regulated by the U.S. Department of Housing and Urban Development (HUD) and adhere to the HUD Code that governs the federal building standards for manufactured homes. According to HUD, a home built in a factory after June 15, 1976 that adheres to HUD Code is a manufactured home. These homes are built in a facility and transported to land. A manufactured home can be placed on a permanent foundation, basement, blocks or metal piers.
- **Mobile Home:** Mobile homes were built prior to June 15, 1976—the date before the federal HUD building codes went into effect. Trailer is a colloquial term synonymous with mobile home and should only be used in a direct quote.
- **Modular Home:** Modular homes are built in a facility, with final assembly occurring where the home will reside. Modular homes are built to conform to all state, local, and/or regional codes based on where the home will reside. They are typically built on a crawlspace or basement.
- **Off-Site Built Home:** Off-site built homes refer to any home built in a facility.
- **CrossMod® Home:** CrossMod homes are a type of manufactured home, meaning they are built to HUD code inside a building facility. CrossMod homes include features that make them look more like a site-built home, such as an elevated roof pitch; a garage, carport or covered porch; and a permanent foundation.

While all of that is noteworthy on various levels, that last item is arguably revealing. Why does MHI keep pushing CrossMods and that terminology, after [MHI itself admitted in a](#)

[document found in the report linked here](#) that their program wasn't been embraced by developers as they previously hoped? Why is MHI pressing for CrossMods when it is a branded term, a model? Think of CrossMod[®] like a Chevrolet "Silverado," like a Ford "F-150," like a Chrysler "Pacifica," or like a Tesla "Model Y." MHI was asking AP to endorse a model, rather than help the AP Stylebook properly define the differences between a "trailer house," a "mobile home," and a "manufactured home." In essence, MHI de facto spiked the definition and examples effort launched by MHPProNews and MHLivingNews that might have resolved this issue with mainstream journalism over 3 years ago.

[caption id="attachment_185367" align="center" width="600"]



<https://www.manufacturedhomepronews.com/after-admitted-failure-manufactured-housing-institute-doubles-down-on-crossmods-in-ap-terminology-doc-acquired-by-mhpronews-are-mhi-leaders-sabotaging-mhville-independents-plus-mhstock/>[/caption]

7. Somewhat related to the above (#6). The original outreach by MHPProNews was also revealing. The AP Stylebook team members contacted by MHPProNews indicated that MHI had never reached out to them about the terminology issue. That is evidence of a strategic choice that de facto limits the industry. Who says? MHI-linked whistleblowers and an MHI member Pennsylvania Manufactured Housing Association (PMHA) EVP Mary Gaiski.

[caption id="attachment_230462" align="aligncenter" width="600"]

Mary Gaiski - EVP at
Pennsylvania Manufactured
Housing Association

**'PERCEPTION IS
GREATEST CHALLENGE
TO AFFORDABLE HOUSING-
PARTICULARLY FOR
MANUFACTURED HOUSING.'**

**TESTIMONY OF PENNSYLVANIA
MANUFACTURED HOUSING ASSOC EVP
MARY GAISKI-SENATE POLICY
COMMITTEE-FEA**

<https://www.manufacturedhomepronews.com/perception-is-greatest-challenge-to-affordable-housing-particularly-for-manufactured-housing-testimony-of-pennsylvania-manufactured-housing-assoc-evp-mary-gaiski-senate-policy-committee-fea/>

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

**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 REVEAL.

**RANDY ROWE
CONNECTION? FEA**

**THE SMOKING GUN: MHI & THE
THROTTLING OF AFFORDABLE HOUSING**

<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 id="attachment_174373" align="aligncenter" width="600"]

DARREN KROLEWSKI, MHVILLAGE-MHINSIDER

ONE CHALLENGE IS NOT ENOUGH POSITIVE NEWS ABOUT MANUFACTURED HOUSING TO COUNTER NEGATIVE NEWS;

Sunday Headlines Review – Facts & Analysis

FRANK ROLFE, BRAD NELMS, MANUFACTURED HOMES

GEORGE ALLEN, KURT KELLEY,

Darren Krolewski

MH INSIDER™

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PROUD MEMBER OF

MHI

MONOPOLISTIC HOUSING INSTITUTE

THE NATIONAL ASSOCIATION SERVING CONSOLIDATORS OF THE MANUFACTURED HOUSING INDUSTRY

MH PRO NEWS

<https://www.manufacturedhomepronews.com/darren-krolewski-mhvillage-mhinsider-one-challenge-is-not-enough-positive-news-about-manufactured-housing-to-counter-negative-news-frank-rolfe-brad-nelms-manufacturedhomes-george/> [/caption]

There is simply no way that professionals of the experience, education, and caliber of those serving on the MHI board of directors and MHI's senior staff are so inept as to continually screw up on such common sense and basic matters. That is especially true when MHI could turn to MHARR and their insights for obvious answers to obvious problems.

[caption id="attachment_230376" align="center" width="600"]



<https://www.manufacturedhomepronews.com/historic-manufactured-housing-institute-mhi-pleased-fannie-mae-will-permit-5-percent-down-on-30-year-manufactured-home-loans-mhi-stated-manufactured-housing-association-for-regula/> [/caption]

8. Some MHI members have off and on for over 20 years raised common sense plans and calls to action. Two examples will be shown (#8 and #9). The first of those two is Green Courte Partners **Randy Rowe**'s 5 Point Plan for Industry Recovery. It isn't as if there is a lack of 'good ideas' that have been expressed by people, including by professionals in the MHI orbit. Rowe's 5 Point Plan is just one example of that out of many. But that is in a sense part of the obvious takeaway, isn't it? When MHI has literally years of input on how to get the industry back to its prior levels of production and beyond, and then **MHI leaders fail to do in any meaningful and effective way any of those things**, that has to be seen as a strategic series of choices.

[caption id="attachment_179460" align="aligncenter" width="600"]

RANDY ROWE, GREEN COURTE PARTNERS

5 POINT PLAN FOR MANUFACTURED HOME INDUSTRY RECOVERY REVISIONS -

plus Sunday Weekly MHVille Headlines with Satirical Review

MHPRONEWS.com
Manufactured Home, Tips and News From our Site

<https://www.manufacturedhomepronews.com/randy-rowe-green-courte-partners-5-point-plan-for-manufactured-home-industry-recovery-revisions-plus-sunday-weekly-mhville-headlines-with-satirical-review/>[/caption]

9. Sam Landy, J.D., and Eugene Landy, J.D., are on record calling for 100,000 new land-lease manufactured home communities to be developed. Recall that when [Danny Ghorbani](#), former MHI VP and MHARR's founding president and CEO, MHI used to actively help develop land lease communities.

[caption id="attachment_216400" align="aligncenter" width="530"]



Mobile

Home Manufacturers Association (MHMA) and the 21st Century Manufactured Housing Institute (MHI) <https://www.manufacturedhomepronews.com/historic-revealing-production-retailers-dealers-data-mobile-home-parks-and-finance-facts-from-mobile-home-history-when-mobile-homes-were-30-vs-10-of-all-single-family-housing-units-fea/> [/caption]

[caption id="attachment_198949" align="aligncenter" width="600"]

<https://www.manufacturedhomepronews.com/umh-properties-fq4-2023-earnings-call-transcript-sam-landy-expansions-greenfield-development-significantly-outperform-stabilized-properties-eugene-landy-build-100000-communities-plus-mhm/>

[/caption][caption id="attachment_202552" align="aligncenter" width="600"]

Frank Rolfe | Dave Reynolds

MHU

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Industry News, Tips and More From our Site

DESIGNER

**FRANK ROLFE DENOUNCES SPECIAL INTERESTS-
'DON'T TELL ME WE CAN'T SOLVE AFFORDABLE HOUSING'
TRUTH IS WE DON'T WANT TO SOLVE AFFORDABLE HOUSING'
CALLS UMH-LANDY PLAN 'ASININE'**

PLUS MHMARKETS

<https://www.manufacturedhomepronews.com/frank-rolfe-denounces-special-interests-dont-tell-me-we-cant-solve-affordable-housing-truth-is-we-dont-want-to-solve-affordable-housing-c/>

It is in the light of just some of that evidence - specifically citing the example of the Landys call for a surge in new community developing - that artificial intelligence (AI) powered Gemini recently explained why it went from skepticism to corroboration when it comes to explaining MHI's behavior.

[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-change-in-bills-or-litigation-trigger-fea/>[/caption]

That example above cited Murex's deal. While the details of what Murex will (or has?) provided to national class action antitrust attorneys is not yet clear, the broad brush picture that has been painted is that Murex is going to give evidence and testimony as part of its agreement to settle their part of the plaintiff's claims. Judge Franklin Valderrama has already granted preliminary approval for the settlement with Murex. Perhaps by September of 2026 (maybe before, maybe later, depending on motions, etc.) that settlement might be made known, and the documents and testimony from that settlement may at some point become public. Put differently, a time clock is running, an hourglass has been turned over. Items like the press for [apparent oligopoly style](#) pattern of [consolidation](#) of the industry could or will come into a brighter light. Is it any wonder that [four different AI systems](#), in reviewing evidence published by MHPProNews, MHLivingNews, MHARR, and other sources - including MHI and MHI members - came to the very similar conclusion that MHI is posturing efforts for the sake of optics while [consolidation](#) of the industry continues?

[caption id="attachment_229795" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/court-grants-preliminary-approval-of-class-settlement-with-murex-properties-case-123-cv-06715-judge-valderrama-2nd-amended-class-action-complaint-manufactured-home-lot-rent-antitru/>[/caption]

10. In fairness to MHI, a more recent policy priorities document, under somewhat different name than prior versions used, was obtained by MHPProNews and is linked [here](#). Perhaps as a result of steady 'hammering' by MHARR, MHPProNews, and MHLivingNews, MHI - in this document - added these statements to their prior policy priorities cited above (see #3 and #4). Quoting under the heading of "**Zoning**:"

- Include manufactured housing in federalefforts to eliminate exclusionary local landuse policies.
- Strengthen HUD's policy and engagement regarding zoning and preemption.
- Support efforts at the state and local level to overcome zoning and land-use barriers.

Each of those are decent if unspecific remarks, and in some ways, might be deemed improvements over what MHI previously published as was linked in #3 and #4, above. Additionally, the newer MHI policy document linked [here](#) also has this.

Financing

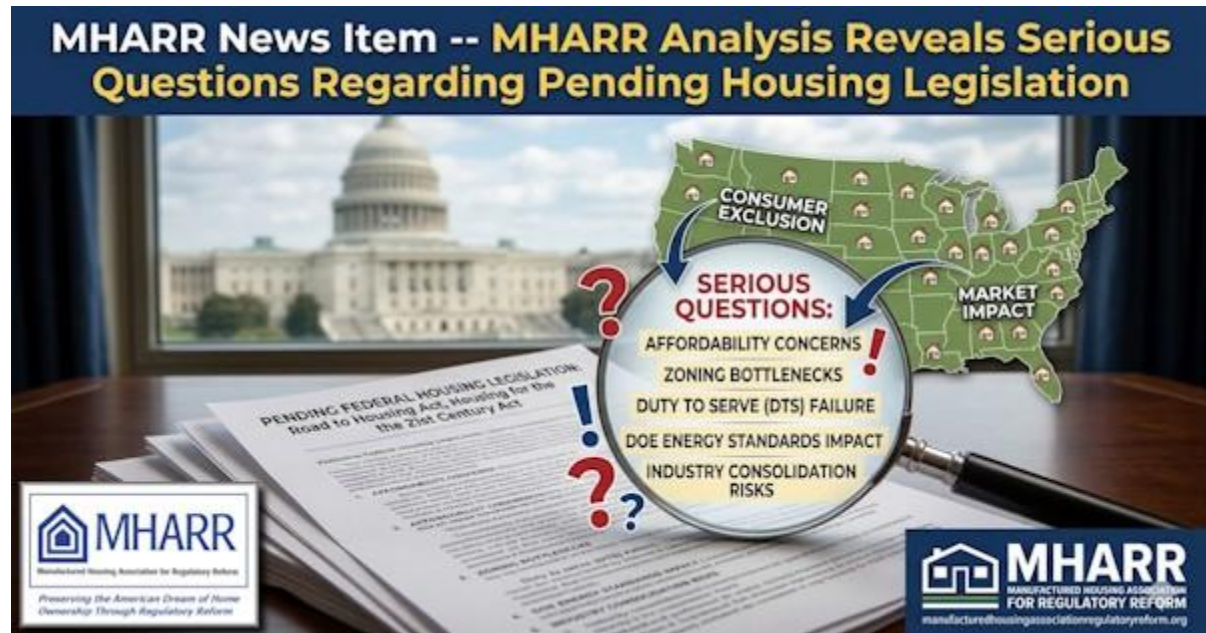
- Ensure federal financing programs that support homeownership include manufactured housing.
- Support state associations with legislative and regulatory advocacy impacting consumer financing

Those points made, note that MHI's revised document **doesn't specify the Duty to Serve (DTS)**. But it *might* be construed to include DTS. Further note the [newer MHI policy document](#) implies [enhanced preemption without naming it](#). As MHIProNews has reported since at least 2020 through 2025, there was no specific use of the term [enhanced preemption](#), even though [MHI \(as has MHARR and others\) itself used that specific phrase previously](#).

To make an analogy, MHI behaves someone like a classic TV or movie criminal who is being cross examined by a prosecutor. The criminal is squirming and equivocating. The criminal is posturing. The criminal won't just come right out and speak directly to the issue at hand, perhaps because doing so would be bad for the fictional criminal.

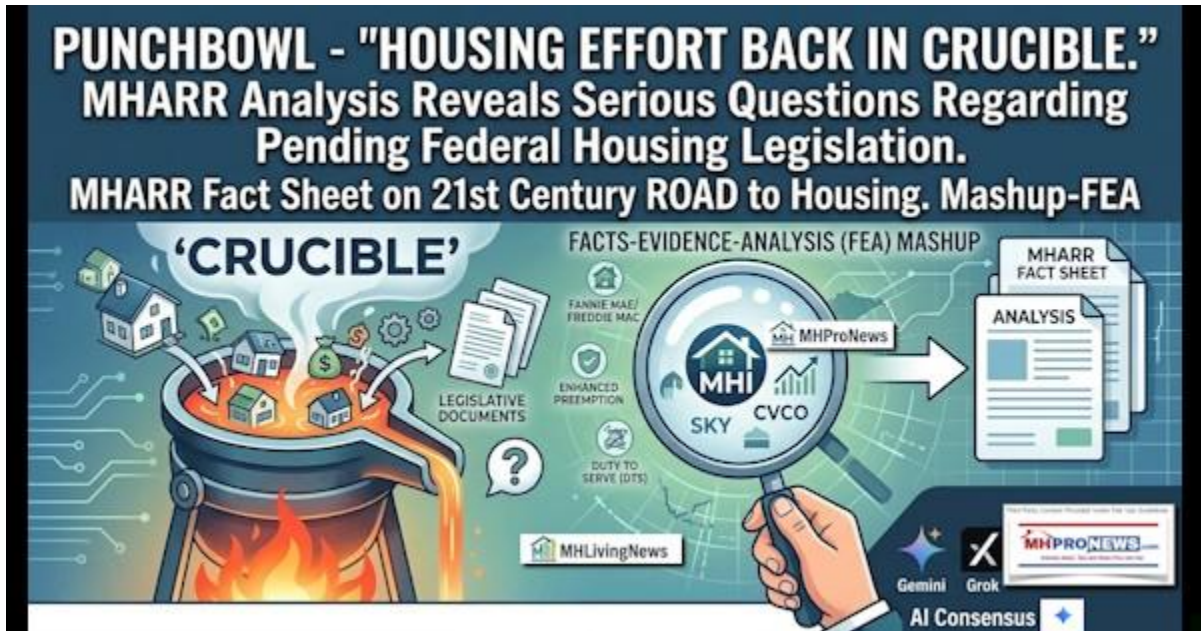
By contrast, MHARR has for years transparently laid out the facts and evidence and pressed for specific points of law and common sense. MHARR doesn't hide terminology, posts, or use evasive lingo or behavior.

[caption id="attachment_230554" align="aligncenter" width="600"]



<https://manufacturedhousingassociationregulatoryreform.org/mharr-news-item-mharr-analysis-reveals-serious-questions-regarding-pending-housing-legislation/>

[/caption][caption id="attachment_230536" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/punchbowl-housing-effort-back-in-crucible-mharr-analysis-reveals-serious-questions-regarding-pending-federal-housing-legislation-mharr-fact-sheet-on-21st-century-road-to-housing-mashup-fea/>[/caption]

To sum up these ten examples above. MHI has been known to pivot under steady pressure. [MHI pivoted under months of public pressure on the DOE energy rule.](#) Based on the [newer MHI policy document](#), *perhaps* they have begun to pivot on DTS and zoning. But they failed to specifically state the terminology on their own website that they are known to be aware of based on prior statements.

[caption id="attachment_192179" align="center" width="602"]



“HUD must strengthen preemption enforcement...and provide...transparent guidelines for compliance. Further, HUD must respond promptly and definitively whenever localities violate” enhanced preemption.

— William “Bill” Boor,
CEO Cavco Industries
MHI Vice Chairman
Remarks to Congress 7.14.2023

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MHLivingNews
Improved Living for Less

DOUBLE-DIGIT
2023 MANUFACTURED
HOME PRODUCTION
SLIDE CONTINUES,

**PER NATIONAL MANUFACTURED
HOUSING ASSOCIATION-MORE
NEW MANUFACTURED HOME
LIVING FACTS**

<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/>[/caption]

In short, MHI has continued to demonstrate the kind of behavior that was used in the Masthead post linked below.

[caption id="attachment_217130" align="aligncenter" width="654"]

TERMINOLOGY 101: DECODE MHVille's CRISIS

PALTER

Misleads using technically true statements.

POSTURE

Pretend to advocate while falling to act.

PROJECTING

Accuse others of what you're doing.

ILLUSORY TRUTH EFFECT

Repetition makes falsehoods seem true.

OPTICS

Surface-level appearance used to mislead.

THROTTLING PRODUCTION = CONSOLIDATION

Restricting supply boosts market control.

MOAT

Strategic barrier

=

Strategic barrier to competition

PROJECTING

Accuse others of what you're doing.

REGULATORY CAPTURE

Agencies serve industry interests over public.

IRON TRIANGLE

Alliance of industry, regulators, and lawmakers.

NONPROFIT-CAPTURE

Nonprofits serve funders, not mission

HISTORICAL CONTRAST | MHMA VS. MHI

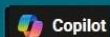
Hands-on community development aiding over 200 000 home sites

Photo ops, videos, rarely enforces laws like MHIA 2000

PRODUCTION COULD EXPAND VIA:

- MHIA 2000 Enhanced Preemption
- DTS (Duty to Serve) Support for Chattel Loans
- Information Campaign (e.g., GoRVing)

MHProNews



<https://www.manufacturedhomepronews.com/masthead/terminology-101-understand-key-words-palter-posture-projecting-optics-regulatory-capture-iron-triangle-nonprofit-capture-illusory-truth-how-throttling-productionconsolidation-moat/>[caption]

MHI leaders were specifically asked, this time via our eblast, to respond publicly to two recent articles. Will they do so? Time will tell. That public call for a response looked like the following on 4.17.2026 circa 9:26 AM ET.

MHProNews

Manufactured, Modular, PreFab Housing Industry News



**MHI Leadership Hereby Asked to Respond to Apparent
Fiduciary Liability. Punchbowl-Housing Crucible MHI &
MHARR. Mary Gaiski Testimony-MH Chokepoints. Kudlow on
Trump Jui Jitsu**

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[caption id="attachment_230536" align="aligncenter" width="600"]



M

HI Leadership hereby asked to Publicly Respond-Punchbowl-‘Housing Effort Back in Crucible.’ MHARR Analysis Reveals Serious Questions Regarding Pending Federal Housing Legislation. MHARR Fact Sheet on 21st Century ROAD to Housing. Mashup-FAA[/caption][caption id="attachment_230462" align="aligncenter" width="600"]



M

HI Leadership hereby asked to Publicly Respond-‘Perception is Greatest Challenge to Affordable Housing-Particularly for Manufactured Housing.’ Testimony of Pennsylvania Manufactured Housing Assoc EVP Mary Gaiski-Senate Policy Committee-FAA[/caption]

Part I

Part II

Conclusion