

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

## **CMA's Scott Susin-'I'm Not Surprised that Successive HUD Secretaries Refused to take on Federal Preemption' for HUD Code Manufactured Housing. Martinez-Carson-Fudge-Scott. MHVille FEA**

**"I'm not surprised that successive HUD Secretaries have refused to take on federal preemption: it's very controversial and above their pay grade. I remember Carson in particular began his tenure talking about overriding local zoning to get more housing built but then never did much."** – [Scott Susin](#), Founder of the [Center for Mortgage Access](#) (CMA), formerly an economist with HUD (Aug 2007 - Apr 2020) and senior economist with the [FHFA](#) (Apr 2020 - Jun 2025). From the [Senate testimony of prior HUD Secretary Ben Carson](#) there is evidence that tends to support Susin's statement, as there are 6 times that the words "manufactured housing" is used in an 8-page document. According to [Manufactured Housing Institute](#) (MHI) 'award winning' member [ManufacturedHomes.com](#) 'news blog,' Quoting that [source](#), "In his *written testimony*, Secretary Carson identified **three areas** that MHI has prioritized in advocacy" [and](#) "MHI has prioritized these HUD actions in its advocacy before the Administration and Congress. Secretary Carson's testimony before the Senate directly reflects MHI's recommendations and advocacy efforts." That said, a [check on 5.22.2026 of MHI's own website lacks](#) what their [member claimed](#): "According to a September 10, 2019 [Manufactured Housing Institute](#) (MHI) *Housing Alert*, HUD Secretary Ben Carson told the U.S. Senate Banking Committee that HUD is working to address state and local regulatory barriers to manufactured housing, elevate the Office of Manufactured Housing Programs within the Department's hierarchy, and explore ways to improve FHA underwriting for manufactured housing." Apparently, MHI has culled their website of that content, which begs the question: why? Why has MHI removed the names of their own prior [presidents](#) or [vice presidents](#), [documents](#), and claims about their efforts from years gone by from their own website? Why has [MHI removed significant elements of MHI's previously stated history?](#) Why has MHI removed their own once public-facing "[Industry Overview](#)" and "[Quick Facts](#)" documents? Hold those evergreen thoughts as this MHVille [facts-evidence-analysis](#) (FEA) presses onward.

1. From that [Senate testimony](#), then Secretary Carson's prepared remarks reflect zero times the word "zoning" or "preemption" were used. Keep in mind that MHI, per their [member ManufacturedHomes](#), apparently worked with Sec. Carson and/or his team in preparing his remarks.

With that in mind, per [GAIO](#), which cited two sources.

**Rather than directly invoking HUD's statutory power under the Manufactured Housing Improvement Act of 2000 to legally preempt discriminatory local zoning, Carson attempted a different approach: [1, 2]**

2. There is an evidence-based argument to be made that the House-passed housing crisis legislation is repeating a problem that Carson attempted. Per part of a longer [GAIO mobile Q&A with MHPProNews](#).

### **Tie-ins to Federal Grants**

Carson sought to leverage federal funding to force municipalities to change their zoning codes. He proposed revising the Obama-era *Affirmatively Furthering Fair Housing (AFFH)* rule. Instead of using the rule to dictate demographic integration, Carson stated in interviews with *The Wall Street Journal* and [NBC News](#) that he wanted to tie HUD grant money directly to a mandate requiring localities to clear out restrictive zoning barriers. [1, 2, 3]

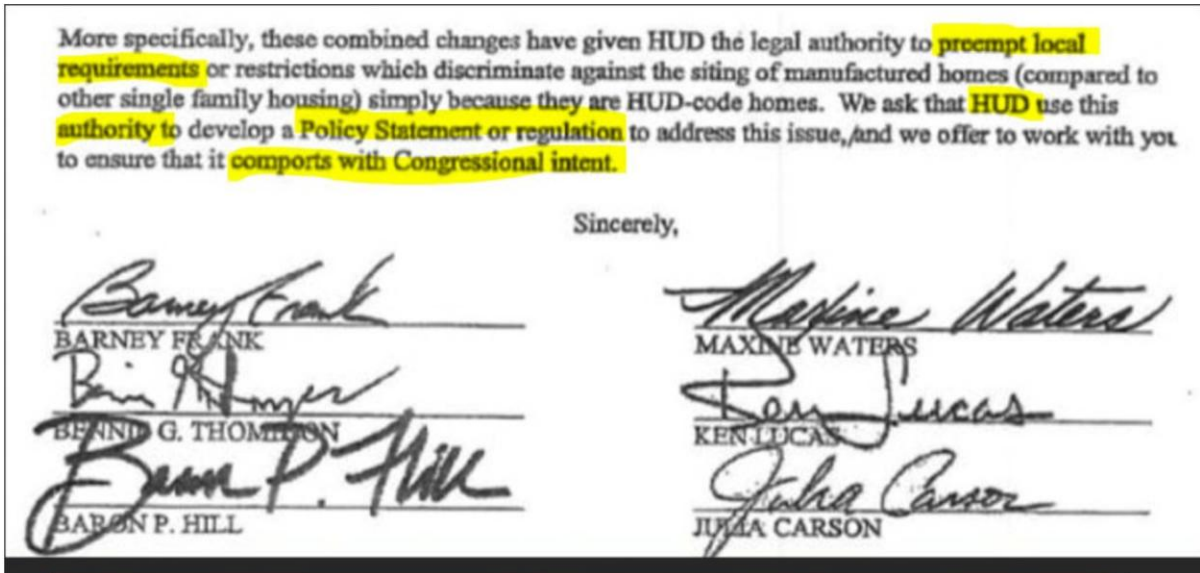
### **The 2020 Political Shift**

It is worth noting that Carson's aggressive stance against local zoning shifted toward the end of his tenure. By August 2020, Carson walked back some of his rhetoric regarding federal intervention into local neighborhoods. In an op-ed co-authored with President Donald Trump, Carson pivotally argued that the federal government should respect local control and avoid setting blanket, national zoning mandates from Washington, contrasting with his 2018–2019 push. [1, 2, 4]

MHPProNews notes: doesn't that sound much like what has emerged from the [latest version of the House](#) on 5.20.2026?

3. To further frame Susin's remark is the following from the now late Rep. Barney Frank (MA-D), his colleague Rep Maxine Waters (CA-D), and other Congressional representatives to then HUD Secretary Mel Martinez (R) who were part of the bipartisan coalition that voted to enacted the Manufactured Housing Improvement Act of 2000 (MHIA, MHIA 2000, 2000 Reform Law, 2000 Reform Act).

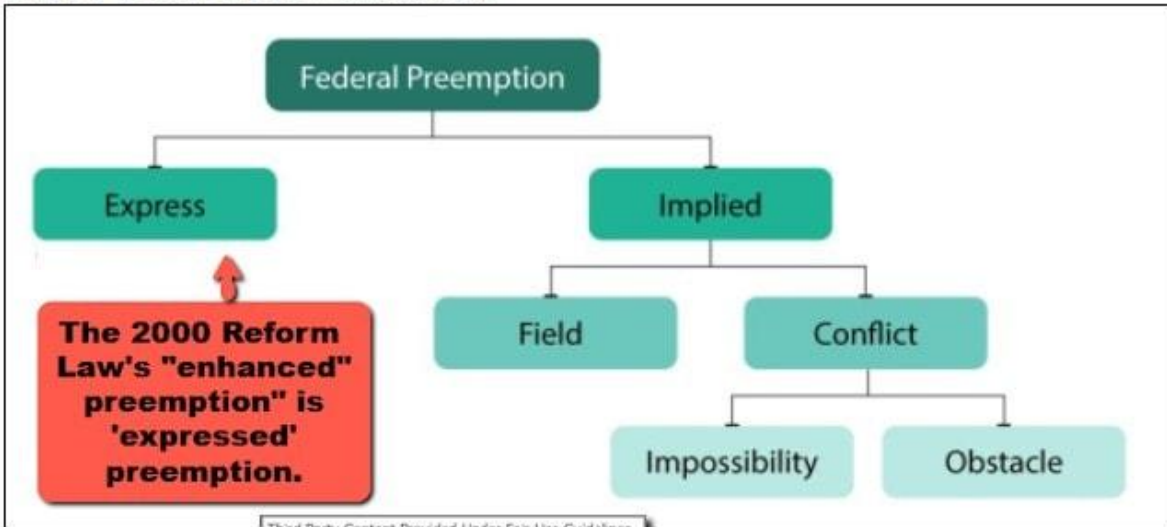
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<https://www.manufacturedhomelivingnews.com/coming-epic-affordable-housing-finance-clash-chair-maxine-waters-vs-warren-buffett-clayton-homes-historic-challenges-ahead/>[/caption]

As MHPProNews has previously reported, no HUD secretary in the 21st century ever fully or properly enforced the "enhanced preemption" provision of the 2000 Reform Law those lawmakers brought to Sec. Martinez's attention. It should further be noted that then-Senator Joe Biden (DE-D) was a co-sponsor of the 2000 Reform Law.

Figure 1. Preemption Taxonomy



Source: CRS.

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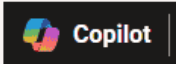


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<https://www.manufacturedhomepronews.com/exclusive-statements-or-actions-21st-century-hud-secretaries-on-manufactured-housing-npr-surprise-announcement-by-irs-in-court-document-filed-monday-mhville-opportunity-in-disguise-mhville-fea/>[/caption]



Did then Senator Joe Biden (DE-D) vote for the enactment of the Manufactured Housing Improvement Act of 2000? Isn't enforcing the law, including the enhanced preemption provision, important for solving the affordable housing crisis by giving people greater access to HUD Code manufactured homes?



The Manufactured Housing Improvement Act of 2000 was passed by unanimous consent in the Senate, which means there was no recorded individual vote <sup>1</sup>. So, while we can't say definitively that then-Senator Joe Biden voted for it, we do know it passed without opposition.

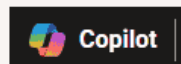
Enforcing the law, including the enhanced preemption provision, is indeed crucial for addressing the affordable housing crisis. The enhanced preemption provision ensures that federal standards for manufactured housing override conflicting state and local regulations, making it easier for people to access affordable HUD Code manufactured homes <sup>2</sup> <sup>3</sup>. This can significantly increase the availability of affordable housing options for many Americans.

<sup>1</sup> : GovTrack <sup>2</sup> : HUD.gov <sup>3</sup> : Manufactured Housing Association for Regulatory Reform

<sup>1</sup> [www.govtrack.us](http://www.govtrack.us)

<sup>2</sup> [www.hud.gov](http://www.hud.gov)

<sup>3</sup> [manufacturedhousingassociationregulatoryreform.org](http://manufacturedhousingassociationregulatoryreform.org)



But didn't Biden support the bill prior to that final vote?

Yes, then-Senator Joe Biden did support the Manufactured Housing Improvement Act of 2000 prior to its final vote. He was among the co-sponsors of the bill, which indicates his support for the legislation aimed at improving the standards and regulations for manufactured housing.

Enforcing the law, including the enhanced preemption provision, is indeed crucial for addressing the affordable housing crisis. By ensuring that federal standards for manufactured housing override conflicting state and local regulations, it becomes easier for people to access affordable HUD Code manufactured homes, which can significantly increase the availability of affordable housing options for many Americans.

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If MHI were serious about getting federal enhanced preemption enforced, why didn't they leverage the Biden-Harris (D) era White House and their relationships with centi-billionaires like Warren Buffett and Bill Gates that supported Biden-Harris? When MHI is asked about such matters there is *silence*. There is a difference between *posturing* support and providing *authentic* and *effective* support. That difference can be described as *paltering*, part of the lexicon of **relevant terminology** unpacked with respect to MHI in an FEA model report linked [here](#).

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<https://www.manufacturedhomepronews.com/hud-sec-marcia-fudge-zoning-manufactured-homes-until-we-start-to-address-this-we-are-going-to-continue-to-be-perpetually-in-this-kind-of-situation-news-analysis/>

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# 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.

## THROTLING 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)

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<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 id="attachment\_207147" align="aligncenter" width="600"]

<https://www.manufacturedhomepronews.com/lie-once-is-just-a-lie-but-a-lie-repeated-1000-times-seems-true-how-liars-create-illusion-of-truth-bbc-tom-stafford-for-arguments-sake-evidence-reason-changes-minds-plus-sunday-mhville-weekly-recap/>[caption id="attachment\_158807" align="aligncenter" width="600"]

**"There also needs to be fewer legislative and other alleged "partnerships" with the industry's foes and competitors (i.e., site-built housing) who would do anything and everything in their power to taint, diminish and cut-down-to-size the manufactured housing's exceptionalism as the Nation's main source of affordable housing."**

- Danny Ghorbani,

founder MHARR president and CEO, former MHI VP, engineer, and developer of some 200,000 homesites.



Danny Ghorbani, Senior Advisor



<https://www.manufacturedhomepronews.com/danny-ghorbani-challenges-manufactured->

[housing-institute-mhi-leaders-on-must-do-zoning-failed-miserably-in-placement-issues/](https://www.manufacturedhomepronews.com/homelessness-among-seniors-key-drivers-unique-vulnerabilities-why-aarp-nhc-manufactured-housing-institute-and-other-organizations-are-letting-down-seniors-in-the-united-states-mhville-fea/)  
[/caption]

4. Superficially, MHI and MHARR may superficially *seem* to say similar things. But when the details are carefully examined, such as the presence on the [MHI board of directors'](#) firms and members that clearly spelled out that they for their business model, limiting developing (and logically thus the potential for new competition). But a closer examination reflects the reality that MHI has repeatedly paid lip service to the notion of overcoming zoning barriers and obtaining less costly financing. But if that were true, MHI would have sued years and years ago to get those existing federal laws enforced.

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<https://www.manufacturedhomepronews.com/homelessness-among-seniors-key-drivers-unique-vulnerabilities-why-aarp-nhc-manufactured-housing-institute-and-other-organizations-are-letting-down-seniors-in-the-united-states-mhville-fea/> [/caption][caption id="attachment\_232118" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/scott-susin-cma-since-2024-5-states-passed-laws-requiring-cities-allow-manufactured-homes-wherever-traditional-homes-permitted-no-evidence-earlier-such-reforms-worked-fha-chattel-mh/>[/caption][caption id="attachment\_232077" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/brk-397-38-billion-update-mashup-nhc-130-housing-business-and-community-organizations-urge-swift-passage-of-bipartisan-housing-package-letter-and-press-release-k-shape-econ/>[/caption]

5.