

Pre-Publication draft for third-party artificial intelligence (AI) check of a developing report for MHPProNews on the topics as shown.

‘Pending House-Senate Housing Bills are Terrible Legislation for Manufactured Housing Industry Independent Producers-Retailers-Communities-Affordable Housing Consumers.’ Is MHI Responsible? FEA

Former [Manufactured Housing Institute](#) (MHI) vice president and [Manufactured Housing Association for Regulatory Reform](#) (MHARR) founding president and CEO (now senior advisor) [Danny Ghorbani](#) said the following in a recent message to [MHPProNews](#). Ghorbani made the remarks in the context of the report linked [here](#).

“The pending House and Senate Housing are terrible legislation for manufactured housing industry independent producers, retailers, communities and affordable housing consumers. Aside from the removable chassis issue, which has its own unique and checkered history, the pending legislative language – unless amended – could undermine or potentially destroy mainstream manufactured housing as we know it today. Unless the final bill includes the MHARR amendments, MHI and its allies who have been involved in and supported the developing bills should be held responsible and accountable for any further harm done to the most affordable segment of our industry. Trusting industry manufactured housing industry members and our consumers who depend on mainstream manufactured homes as the only source of home ownership millions can afford.”

1. That isn't new, per se, but that is *concise*. As Ghorbani commented by phone, "Tony, I read all your stuff" on [MHPProNews](#). He is hardly alone, as scores of c-suite, industry management, rank and file, public officials, attorneys and others are among the regular readers of [MHPProNews](#). Webalizer tells us that roughly half of all readers just type in (or use a bookmark, device, or browser auto populate feature) to go directly to the [MHPProNews](#) home page. That segue noted, [MHPProNews](#) raised a similar topic to Ghorbani's point by showing what various artificial intelligence (AI) platforms discerned about the possible consequences if MHI's corporate, senior staff, and legal leaders allow the bill to go into effect without the [proposed MHARR amendments](#). In essence, those [facts-evidence-analysis](#) (FEA) model probe by AIs (see below) made a similar finding to Ghorbani's human intelligence (HI) remarks. Namely, that there was accountability, and potentially legal liability, if MHI fails to pivot and effect the [proposed MHARR amendments](#).

[caption id="attachment_232138" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/what-happens-if-congress-passes-housing-reform-yet-manufactured-home-industry-growth-stalled-will-govt-shareholders-affordable-housing-seekers-residents-sue-mhi-corps-institutional-investors-fea/>

2. According to those third-party AIs (see above), there are fiduciary, possible antitrust or RICO, SEC and Internal Revenue Service (IRS) nonprofit status related issues among those tied to the possible consequences if the pending legislation fails to do what is claimed.

It should be recalled that prior MHI chairman and current Cavco Industries (CVCO) President and CEO, William "Bill" Boor, has already opened the door to the likelihood that the bill will be enacted and the fruits of that new legislation may be slow to realize.

[caption id="attachment_232417" align="aligncenter" width="600"]

**Apparent Disconnects Between Public Statements and Measurable Industry Outcomes—
Cavco's Bill Boor, MHI, ROAD Act, DTS-Chattel Failure, Consolidation and Affordable Housing Crisis FEA**

**"MHI were masterful working through it all."
— Bill Boor, President & CEO Cavco Industries**

MHI
Manufactured Housing Institute
We Are the Industry Voice

21st CENTURY ROAD TO HOUSING ACT
SENATE BANKING COMMITTEE
DOES NOT PREEMPT LOCAL OR STATE ZONING

DTS ENACTED IN 2008
CHattel LENDING FAILURE
EFFECTIVELY **NO** DTS-BACKED SECONDARY MARKET SUPPORT

AFFORDABLE HOUSING CRISIS

MANUFACTURED HOME SHIPMENTS — STAGNANT FOR YEARS
Manufactured Home Shipments by Year

PUBLIC STATEMENTS
Growth Solutions Commitment

MEASURABLE OUTCOMES
Stagnation Underperformance Crisis

CONSOLIDATION BENEFITS
ELS: "Growing demand coupled with almost no new supply is a substantial advantage" for ELS.
SUN: "Competitive supply demand fundamentals... virtually no new supply."
Frank Rolle: "Never develop a new community." "100% argument is false."

WE NEED AFFORDABLE HOMES!

ACCOUNTABILITY TRANSPARENCY RESULTS!

MHPRONEWS

ChatGPT

DISCLAIMER: IMAGE OF BILL BOOR GENERATED BY AI

<https://www.manufacturedhomepronews.com/apparent-disconnects-between-public-statements-and-measurable-industry-outcomes-cavcos-bill-boor-mhi-road-act-dts-chattel-failure-consolidation-and-affordable-housing-crisis/>[/caption]

Cavco's Boor may be particularly open to hits in this respect. Cavco already has a history of [SEC legal actions taken](#) against them [due to perceived violations](#). That litigation cost the firm and some of those involved millions.

[caption id="attachment_232361" align="aligncenter" width="600"]

**MHI WERE
MASTERFUL
WORKING THROUGH
IT ALL**

**Cavco Plant Groundbreaking,
CEO Boor's Earnings Remarks &
The 21st Century Housing Bill Unpacked**

A Facts-Evidence-Analysis (FEA) Special Report

Restraint of Trade /
Regulatory Moat

Zoning

DOE Energy
Rule

Zoning

Financing
(DTS)

Cross-Platform AI Verified

Gemini Copilot

MHPRONEWS.com

MHPProNews
ManufacturedHomeProNews

<https://www.manufacturedhomepronews.com/mhi-were-masterful-working-through-it-all-new-cavco-plant-groundbreaking-plus-ceo-boor-revealing-remarks-on-house-bill-housing-for-the-21st-century-cvco-quarterly-and-annual-results-fea/>[/caption]

3. There has been a body of evidence that has emerged since MHI, Clayton Homes (BRK), Champion Homes (SKY), and Cavco Industries (CVCO) publicly disclosed their support for the legislation [without amendments like those proposed by MHARR](#).

[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]

Former HUD and FHFA economist Scott Susin is one of those who made the point that the VA legislation is unlikely to work.

[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_232263" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/cmas-scott-susin-im-not-surprised-that-successive-hud-secretaries-refused-to-take-on-federal-preemption-for-hud-code-manufactured-housing-martinez-carson-fudge-turner-mhville-fea/>[/caption]

In an email to MHPProNews (re: the first article linked above) was the following: "Tony, as discussed, below is a quote and comment from me regarding the Virginia MH zoning amendment that you ran today."



"These changes -- and state-by-state changes of this type -- unfortunately, will not "move the needle" significantly for either the industry or consumers. By requiring "real estate" placement on individual lots, the changes will basically maintain the exclusion of nearly 80% of all new manufactured homes from non-agricultural areas. Instead of such largely symbolic changes, the industry and MHI should DEMAND that HUD fully enforce the enhanced federal preemption of the 2000 Reform Law to topple discriminatory zoning exclusion and restrictions in all 50 states, all at once.

Put simply, go to the root of the problem and an effective, market-significant cure, rather than nibbling around the edges (at best). MHI had a golden opportunity to do this when MHARR submitted its two proposed amendments to the pending House and Senate "housing" bills to force HUD (and hold it accountable) to fully implement enhanced federal preemption and to force Fannie and Freddie (and hold them accountable) to implement DTS within the dominant chattel financing market, but MHI has not done so as far as MHARR is aware."

4. There is arguably no possible claim of ignorance possible on the part of MHI's leaders. An MHI linked attorney, David Goch, said the following in a [letter on behalf of MHI](#). Attorney [Goch also wrote on behalf of MHI this letter to HUD about former MHI VP Lois Starkey](#).

5. Besides Goch's remarks are those of other MHI leaders, other legal outreaches involving MHI monitoring commentary here on MHPProNews, and related reported behavior by MHI corporate and senior staff leadership. Additionally, [MHPProNews periodically directly addresses MHI's executive committee](#) and/or [MHI main board](#), their senior staff, and like [attorneys John Griener](#), [Berkshire Hathaway linked Ron Olson](#), Goch and [Tom Hodges](#), J.D. (former MHI chairman and general counsel for Clayton Homes). Indeed, while MHPProNews was still an MHI member, then MHI attorney [Rick Robinson asked MHPProNews to 'cease and decist'](#) from publishing MHI newsletter items. That was despite the fact that MHI previously [asked MHPProNews to share their content](#). In hindsight, that letter was one of several signals in the turn in the relationship between MHPProNews and MHI.

From that [Robinson letter for MHI to MHPProNews](#).

In addition to the unauthorized copying of MHI original content and posting it as your own, the Boehlert article included the trademarked MHI logo. Please note that trademark law does not allow you to use the MHI logo in such a manner so as to indicate an MHI endorsement of you or your products. Even where your use may be fair or nominative, we suggest using the Publishing Law Center's recommendation of attaching a disclaimer that identifies MHI as the owner of the logo, and that your use is not authorized by, sponsored by, or associated with MHI.

After multiple threats over the course of years, *MHPProNews* publicly responded to MHI by indicating that [MHPProNews would hire an attorney on contingency and countersue MHI/etal as needed or warranted](#). It was about that timeframe that MHI began to drop the threats of litigation and turned more towards other tactics, such as what Gemini has called "strategic avoidance." That [Robinson letter to MHPProNews](#) copied then MHI president and CEO and then chairman Nathan Smith: "cc: Richard Jennison, Nathan Smith"

It should be noted that Robinson later left MHI and then joined MHI member [ManufacturedHomes.com](#). Apparently, [carrying the MHI party line was okay and they gave that operation an award](#). For whatever reasons, [Robinson is one of the former MHI VPs whose name was culled from MHI's website](#).

6. Indeed, former MHI chairman and [still MHI board member Tim Williams](#), CEO with 21st Mortgage Corporation (BRK), said the following in [part of a longer message to MHPProNews](#).

[caption id="attachment_172654" align="aligncenter" width="500"]



"There are good arguments that we should respond to every story, refute every statistic, and make our case to the public."

– Tim Williams, President, and CEO of Chairman Warren Buffett's Berkshire Hathaway owned 21st Mortgage Corp.



There are good arguments to be made that we [i.e.: MHI, the industry, etc.] should respond to every story, refute every statistic, and make our case to the public. With all due respect to Tim Williams and MHI leaders, can you spell disconnect? *Paltering?* Or *hypocrisy?* Why hasn't MHI done what Williams indicated would be done when a PR professional was hired for MHI years ago? *Hindsight with MHI is highly revealing. Especially when their words are contrasted with their deeds. For the context of Williams' remarks, see his remarks to MHPProNews linked here:*

<https://www.manufacturedhomepronews.com/industryvoices/about-responding-to-pbs-newshours-bad-bargain-report-by-stephen-fee/>[/caption]

That statement of necessity implies that MHI monitors various media. Indeed, it is a common practice for business and association leaders to follow reports related to their organization and/or to their profession. MHI is thus logically well aware that on this platform, and via others like [HousingWire](#), and before that [via the Patch](#), MHPProNews has been publicly pressing MHI to directly respond to concerns about their arguably problematic 'advocacy' for a decade. It must be stressed that MHPProNews began to press MHI while they and several MHI member firms were using MHPProNews for marketing and advertising. Indeed, MHI had Kovach on its Suppliers Division Board of Directors and had him as a presenter too.

[caption id="attachment_83151" align="aligncenter" width="593"]



From "Engaging the Media" Seminar, during an MHI Congress and Expo.

MHPProNews tried for years from within MHI to get them to reform. They praised our efforts, in writing. So why didn't they adopt them? To the right of Kovach in the photo above is current MHI president Mark Bowersox, then a state association director. Three of the four panel members were associated with MHPProNews. Bob Stovall, far right, has since passed away. [/caption]

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7. To pivot back to the opening quote from Ghorbani.

[caption id="attachment_158807" align="center" 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, Senior Advisor

- Danny Ghorbani,

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



<https://www.manufacturedhomepronews.com/danny-ghorbani-challenges-manufactured-housing-institute-mhi-leaders-on-must-do-zoning-failed-miserably-in-placement-issues/>

[/caption][caption id="attachment_158797" align="center" width="600"]



Danny Ghorbani, Senior Advisor

"To overcome the industry's zoning and consumer financing woes, this so-called post production representation needs to do more than hold meetings, issue talking points, engage in "photo ops," or publish newsletters full of braggadocio and boasts, but bereft of any tangible results."

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<https://www.manufacturedhomepronews.com/ghorbani-nails-zoning-answers-to-how-and-who/>[/caption]



"The manufactured housing industry did not become the legitimate and affordable housing of today from the trailers of yesteryear THROUGH REVOLUTION, BUT RATHER THROUGH EVOLUTION, thus establishing a long and rich history of success, which many in the industry today tend to distort and/or forget altogether in order to fit what is to their own benefit. We must not allow this to occur."

– Danny Ghorbani,



MHARR

Manufactured Housing Association for Regulatory Reform

*Preserving the American Dream of Home
Ownership Through Regulatory Reform*

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<https://www.manufacturedhomepronews.com/ghorbani-nails-zoning-answers-to-how-and-who/>[/caption]

The full set of [in-depth Q&As by MHProNews with Ghorbani are linked here](#). Ghorbani is one of the few industry professionals whose experience (and thus expertise) dates back to the mobile home era and the prior name of MHI, which was the Mobile Home Manufacturers Association (MHMA). MHProNews periodically reaches out to Ghorbani for insights on pressing issues precisely because of the depth of institutional memory he has.

[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]

8.