

Washington, D.C. Update-Manufactured Housing Issues–DOE Energy Attack, HUD Move on DOE Standards, Financing, White Paper

Manufactured Housing Association for Regulatory Reform (MHARR) provides updates 6 hot topics in manufactured home industry impacting affordable housing crisis.

WASHINGTON, D.C., UNITED STATES, September 30, 2022 /

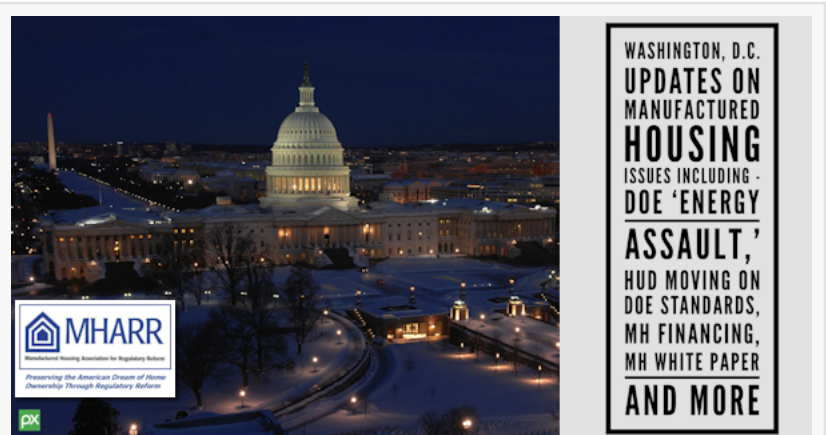
EINPresswire.com/ -- The

Manufactured Housing Association for Regulatory Reform (MHARR) is the only Washington, D.C. based trade organization that has served the independent producers of HUD Code manufactured homes since it began in 1985. MHARR's tag line frames the release that follows, "Preserving The American Dream Of Home Ownership Through Regulatory Reform." When this news release is viewed through that lens MHARR's efforts at keeping modern manufactured homes affordable and making it more accessible for potentially millions of Americans comes to light. This MHARR Washington Update was published on their website on 9.28.2022.

REPORT AND ANALYSIS

IN THIS REPORT:

SEPTEMBER 28, 2022



Washington, D.C. Updates on Manufactured Housing Issues Including – DOE Energy Assault, HUD Moving on DOE Standards, MH Financing, MH White Paper and More



Preserving the American Dream of Home Ownership Through Regulatory Reform

Manufactured Housing Association for Regulatory Reform logo with MHARR tag line: Preserving "The American Dream Of Home Ownership Through Regulatory Reform."

- DOE "ENERGY" ASSAULT ON MH COMES TO A HEAD
- HUD ALREADY MOVING ON ENERGY STANDARDS
- MHARR COMMENTS ON LATEST HUD PROPOSED STANDARDS
- MHARR CALLS FOR END TO GINNIE MAE "10-10" RULE
- MHARR WARNS FHFA ON DTS CHARADE
- [MHARR WHITE PAPER](#) VALIDATED YET AGAIN

More specifically for those bullets are as follows.

- DOE "ENERGY" ASSAULT ON MH COMES TO A HEAD

"The fifteen-year battle over U.S. Department of Energy (DOE) "energy conservation" standards for HUD Code manufactured homes has reached a decisive point..." said MHARR and if not properly dealt with "the manufactured housing industry and consumers already facing an extreme and growing shortage of affordable housing."

“

MHARR White Paper sets the direction as to how the industry's post-production sector can fully...implement...outstanding laws and programs that Congress... provided for consumers of affordable housing"

Mark Weiss, J.D., President and CEO of MHARR.

- HUD ALREADY MOVING ON ENERGY STANDARDS

MHARR's more detailed report, [linked on the MHARR site here](#), explains that "The urgent need for decisive and effective industry legal action"... on the "DOE "energy" standards was further underscored on September 21, 2022, when HUD published notice of two impending Manufactured Housing Consensus Committee (MHCC) meetings."

- MHARR COMMENTS ON LATEST HUD PROPOSED STANDARDS

MHARR WASHINGTON UPDATE

The Manufactured Housing Association for Regulatory Reform is a Washington, DC based national trade association representing the views and interests of producers of manufactured housing

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Higher HUD Code Manufactured Housing Production in July 2022

Higher HUD Code Manufactured Housing Production reported in September for July 2022 data. Manufactured Housing Association for Regulatory Reform. MHARR monthly data is available for free reprint with proper credit and link to MHARR.

In written comments recently filed with HUD, MHARR has, once again," explained in details their stance on "the adoption of a proposed "voluntary" or conditional fire sprinkler standard for manufactured homes. " MHARR noted that the current HUD standards "already provide reasonable "fire safety" for manufactured housing occupants, as required by federal law. " Citing third-party research, MHARR said: "According to a July 2011 National Fire Protection Association (NFPA) report entitled "Manufactured Home Fires" and an October 14, 2011 update to that report, the fire safety of manufactured homes constructed in accordance with the existing HUD fire safety standards, is equal to or better than that of other type of one or two-family residential dwellings." As in the above and below bulleted topics, MHARR's full briefing contains more facts and insightful details.



- MHARR CALLS FOR END TO GINNIE MAE "10-10" RULE

Per MHARR more detailed Washington Update brief, "This policy, which is not mandated, required, or even suggested by any law, regulation, or other binding authority, has effectively excluded from the FHA Title I program...[from less than 5] "out of the 2,300 or more manufactured housing lenders recognized by the U.S. Consumer Financial Protection Bureau (CFPB). Citing Ginnie Mae, MHARR said the status quo has "destroyed the Title I program. Indeed, as Ginnie Mae's own data demonstrates, the Title I program, in 2009, accounted for 2,544 manufactured home loan originations, or more than 5% of the total manufactured housing consumer loan market. By contrast, in 2021, the last year for which such data is available, the entire Title I program saw just 3 total loan originations, accounting for .002% of the market." Restated, MHARR fact-laced update on this topic explains how more consumers could obtain lower cost financing by making the changes that MHARR advocates.

- MHARR WARNS FHFA ON DTS CHARADE

MHARR's update explains that manufactured: "homes financed with personal property or "chattel" – based loans...according to U.S. Census Bureau data, constitute nearly 80% of the total manufactured housing consumer finance market..." MHARR's policy advocacy would - as in the Ginnie Mae/FHA Title I discussion - result in more manufactured home prospects being able to

buy homes and at lower interest rates.

- MHARR WHITE PAPER VALIDATED YET AGAIN

The "...MHARR White Paper, published July 26, 2022, continues to be validated and confirmed by recent developments affecting the HUD Code manufactured housing industry. That research paper exposed and analyzed a decades-long pattern of public relations exploitation..." says their update. That White Paper on manufactured housing is linked below.

<https://manufacturedhousingassociationregulatoryreform.org/mharr-white-paper-exposes-public-relations-exploitation-notwithstanding-continuing-industry-failures/>

OTHER Recent MHARR Manufactured Housing Facts and Issues Briefs Published on the MHARR Website:

<https://manufacturedhousingassociationregulatoryreform.org/higher-hud-code-manufactured-housing-production-in-july-2022/>

Note that MHARR maintains the some 5 years of manufactured housing industry production and shipment data available free to the public, researchers, and advocates and public officials at this link below.

<https://manufacturedhousingassociationregulatoryreform.org/category/manufactured-home-shipments/>

Other Timely Topics from MHARR:

<https://manufacturedhousingassociationregulatoryreform.org/august-2022-mharr-issues-and-perspectives-why-the-doe-energy-rule-should-be-doa/>

<https://manufacturedhousingassociationregulatoryreform.org/ginnie-mae-seeks-input-on-fha-title-i-manufactured-housing-program-and-egregious-10-10-rule/>

<https://manufacturedhousingassociationregulatoryreform.org/hud-publishes-proposed-new-standards-including-major-victory-for-the-mh-industry-and-consumers/>

About MHARR:

MHARR is a Washington, D.C.-based national trade association representing the views and interests of independent producers of federally-regulated manufactured housing.

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