

## Congressional Oversight Hearings on Manufactured Housing Regulators Pursued by Manufactured Housing Association

Manufactured Housing Association for Regulatory Reform asks Chairman Warren Davidson of House Subcommittee on Housing and Insurance for oversight hearings.

WASHINGTON, D.C., U.S.A. , January 25, 2023 /EINPresswire.com/ -- Attached for your review and information is a copy of a self-explanatory communication from the Manufactured Housing Association for Regulatory Reform (MHARR) to the incoming chairman of the House Subcommittee on Housing and Insurance. The purpose of this



The Manufactured Housing Association for Regulatory Reform Calls on Congress to Pursue Oversight Hearings On Manufactured Housing Regulators.

communication is to seek – and begin setting the groundwork for – a congressional oversight hearing for the federal manufactured housing program and related matters including, but not limited to, consumer financing support for manufactured homebuyers.

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Unfortunately, many significant aspects of these good and beneficial laws have not been fully and properly implemented by HUD and other related federal agencies/entities." *Mark Weiss, J.D., President and CEO of MHARR.*  Further details relating to this initiative will be addressed at MHARR's upcoming Board of Directors meeting in conjunction with the South-Central Manufactured Housing Show in Biloxi, Mississippi. ##

Attached to their media release was a copy of the letter to Chairman Warren Davidson of the House Subcommittee on Housing and Insurance and other colleagues formally making the request. MHProNews' report on this <u>call for</u> oversight hearings that the Manufactured Housing Institute (MHI) has not yet made a similar call, an oversight

which they critiqued.

The letter from Mark Weiss, J.D., President and CEO of MHARR to Warren and others said in part the following.

"MHARR is a Washington, D.C.-based national trade association representing the views and interests of independent producers of federally-regulated manufactured housing. MHARR's members are primarily smaller and medium-sized companies, located throughout the United States. The homes produced and marketed by these MHARR members, as confirmed by multiple government studies, are the most affordable source of nonsubsidized home-ownership in the United States. Manufactured homes, accordingly, provide millions of Americans – and especially lower and moderate-income families - with access to the American Dream of home-ownership that they might not have otherwise."

After noting that manufactured housing is comprehensively federally regulated, the letter stated the following.

"Under the National Manufactured Housing Construction and Safety Standards Act of 1974, as amended by the Manufactured Housing Improvement Act of 2000 (42 U.S.C. 5401, et seq.), that regulatory authority is vested primarily in the U.S. Department of Housing and Urban Development (HUD) and its Secretary



HUD Code Manufactured Home Production Declines in November 2022 Higher for Year Manufactured Housing Association for Regulatory Refrom (MHARR) Manufactured Home Photo from MHARR member builder.



Click Image to Expand Size. Manufactured Housing Facts Manufactured Housing Association for Regulatory Reform (MHARR) infographic. Manufactured Housing Industry Research Facts, HUD, FHFA, Urban Institute, LendingTree, National Association of Realtors (NAR).

as part of a congressionally-mandated federal-state partnership. Further, to promote the utilization of affordable manufactured housing in accordance with the express purposes of this

law, Congress has also enacted legislation to advance the widespread availability of competitive consumer financing for such homes through, among other things, Title I and Title II manufactured home loans insured by the Federal Housing Administration (FHA) and Ginnie Mae, as well as the "Duty to Serve" provision of the Housing and Economic Recovery Act of 2008 (HERA) with respect to support for both personal property and real estate manufactured housing loans by Fannie Mae and Freddie Mac."

"Unfortunately," said Weiss for MHARR, "many significant aspects of these good and beneficial laws have not been fully and properly implemented by HUD and other related federal agencies/entities. Thus, at a time when affordable housing and homeownership is desperately needed by lower and moderate-income American families and manufactured housing production, as a result, should be in the hundreds-of-thousands of units each year, industry production levels have failed to meet historical averages since at least 2006 and have been mired near - or below - 100,000 homes per year over that entire period.



Manufactured Housing Production Data 1995-2021 Manufactured Housing Association for Regulatory Reform (MHARR).



Mark Weiss, JD, President & CEO, Manufactured Housing Association for Regulatory Reform (MHARR) Quote on Manufactured Housing Improvement Act of 2000 (MHIA or 2000 Reform Law) Federal Enhanced Preemption for HUD Code Manufactured Homes.

Sadly, moreover, much of this stagnation – at a time of rapidly expanding need and demand – is directly attributable to unnecessary and excessive federal regulation and a parallel lack of congressionally-mandated support for manufactured home financing due to the failure of HUD, Fannie Mae and Freddie Mac to fully and properly implement the aforesaid federal laws."

MHARR pointed out that "Specific congressional oversight of the HUD manufactured housing program, however, and its failure to comply, in material respects, with applicable federal law, has not been the subject of a dedicated Housing Subcommittee hearing since February 2012."

"For these reasons, we strongly believe that a hearing by your subcommittee is necessary to ensure that HUD (and other related agencies/entities) are complying with all aspects of applicable federal law," said the letter. The full letter is found at this link below.

https://manufacturedhousingassociationregulatoryreform.org/wpcontent/uploads/2023/01/ChairmanWarrenDavidsonOH-R-HouseCommitteeHousingInsurance119thCongressMHARRletter1.23.2023-OversightHearingsMHARR.pdf

## About MHARR

The Manufactured Housing Association for Regulatory Reform is a Washington, D.C.-based national trade association representing the views and interests of independent producers of federally-regulated manufactured housing.

Additional Related Information from MHARR

The most complete known monthly reporting resource made publicly available by a national manufactured housing trade organization is found at this link below. Years of monthly reports, statistics and data are available via this link.

https://manufacturedhousingassociationregulatoryreform.org/category/manufactured-homeshipments/

The most recent manufactured housing production and shipment information from MHARR is found at the link below.

https://manufacturedhousingassociationregulatoryreform.org/hud-code-production-declinesagain-in-november-2022/

Timely, factual, and evidence-based statements from MHARR on the underlying causes of manufactured housing underperformance during an affordable housing crisis are found in the reports linked below. Note that several of these have recently been de facto confirmed by the Bloomberg editorial published in the Washington Post that called for more manufactured housing production. That Bloomberg editorial specifically called more competitive lending and the need to overcome local zoning barriers.

https://manufacturedhousingassociationregulatoryreform.org/ending-the-string-of-self-inflictedmanufactured-housing-industry-wounds-january-2023-mharr-issues-and-perspectives/

https://manufacturedhousingassociationregulatoryreform.org/ginnie-mae-seeks-input-on-fhatitle-i-manufactured-housing-program-and-egregious-10-10-rule/ https://manufacturedhousingassociationregulatoryreform.org/fhfa-has-repeatedly-reportedmaterial-misrepresentations-to-congress-breach-of-responsibilities-under-hera-relating-to-dts/

https://manufacturedhousingassociationregulatoryreform.org/mharr-white-paper-exposespublic-relations-exploitation-notwithstanding-continuing-industry-failures/

https://manufacturedhousingassociationregulatoryreform.org/washington-d-c-updates-onmanufactured-housing-issues-including-doe-energy-assault-hud-moving-on-doe-standards-mhfinancing-mh-white-paper-and-more/

https://manufacturedhousingassociationregulatoryreform.org/mharr-presents-comments-atfederal-housing-finance-agency-duty-to-serve-listening-session/

https://manufacturedhousingassociationregulatoryreform.org/freddie-mac-unwittingly-provesits-own-failure-mharr-issues-and-perspectives-may-2021/

https://manufacturedhousingassociationregulatoryreform.org/mark-weiss-addresses-themanufactured-housing-industrys-twin-crises-an-mhpronews-interview-with-mharr-presidentand-ceo-mark-weiss-j-d/

MHARR Articles Focused on Proper Implementation of the Manufactured Housing Improvement Act of 2000 (MHIA or 2000 Reform Law) and its "enhanced preemption" provisions are found at the links below

https://manufacturedhousingassociationregulatoryreform.org/exclusive-insights-oncontroversies-interview-with-25-year-industry-leader-mark-weiss-president-ceo-of-themanufactured-housing-association-for-regulatory-reform-mharr/

https://manufacturedhousingassociationregulatoryreform.org/mharr-urges-hud-and-fhfa-toaddress-zoning-and-consumer-financing-under-their-new-agreement/

https://manufacturedhousingassociationregulatoryreform.org/the-incredible-shrinking-zoningproblem-september-2019-mharr-issues-and-perspectives/

https://manufacturedhousingassociationregulatoryreform.org/mharr-appeals-hud-stonewallingon-mhcc-foia/

https://manufacturedhousingassociationregulatoryreform.org/mharr-calls-on-hud-secretary-toend-discriminatory-and-exclusionary-zoning-of-hud-regulated-manufactured-homes/ https://manufacturedhousingassociationregulatoryreform.org/about-manufactured-housingassociation-for-regulatory-reform-mharr-washington-d-c/

Interviews of MHARR's senior advisor and founding president and CEO, Danny Ghorbani, conducted by industry-leading MHProNews.com, are found at this link here.

https://manufacturedhousingassociationregulatoryreform.org/mhpronews-qa-with-dannyghorbani/duty-to-serve-mh/

MHARR Issues and Perspectives are a collection of fact and evidence based editorial comments by MHARR's President and CEO, Mark Weiss, J.D. That collection is found at the link below. It represents years of MHARR's perspectives.

https://manufacturedhousingassociationregulatoryreform.org/category/mharr-issues-andperspectives/

## MHARR Accomplishments

https://manufacturedhousingassociationregulatoryreform.org/major-and-continuing-mharraccomplishments-for-the-hud-code-manufactured-housing-industry-and-consumers-ofaffordable-housing/

MHARR's History and Objectives

https://manufacturedhousingassociationregulatoryreform.org/brief-history-and-objectives-ofthe-manufactured-housing-association-for-regulatory-reform-mharr/

Additional MHARR News

https://manufacturedhousingassociationregulatoryreform.org/mharr-news/

Join MHARR

https://manufacturedhousingassociationregulatoryreform.org/join-mharr/

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