

MHARR Highlights Key Industry Issues in Meeting with HUD Assistant Secretary and FHA Commissioner Julia Gordon

The Manufactured Housing Association for Regulatory Reform (MHARR) details manufactured home industry issues in meeting with HUD Ast. Sec. Julia Gordon.

WASHINGTON, D.C., UNITED STATES, July 10, 2023 /EINPresswire.com/ -- The Manufactured Housing Association for Regulatory Reform (MHARR) has issued a news release on the following topics covered in their full report on their website linked here.

MHARR Washington officials, on June 29, 2023, met with HUD Assistant Secretary and Federal Housing Commissioner, Julia Gordon. Ms. Gordon is the HUD appointed official



Julia Gordon, HUD-Assistant Secretary and Federal Housing Commissioner, meeting with the Manufactured Housing Association for Regulatory Reform (MHARR) - Key Industry Issues and discussion highlights in Meeting with HUD Assistant Secretary Gordon.

with direct supervisory authority over both the federal manufactured housing program and Federal Housing Administration (FHA)-supported lending for manufactured home consumer loans. In a wide-ranging discussion, MHARR addressed a number of significant industry concerns with the Assistant Secretary.

1. Renewed Attack on Discriminatory and Exclusionary Zoning Laws Targeting Manufactured Housing and Manufactured Housing Consumers

MHARR stressed that HUD, in the wake of the Manufactured Housing Improvement Act of 2000 and its enhanced federal preemption, does, in fact, have the legal authority and power to prevent localities from discriminatorily excluding HUD Code manufactured homes. That authority was expressly confirmed by key congressional proponents of the 2000 Reform Law in a 2003 communication to then-HUD Secretary Mel Martinez, emphasizing that enhanced preemption was designed and intended to allow HUD to negate the discriminatory exclusion of both manufactured homes and manufactured homeowners from American communities.

Given the fact that no state or local government would dare discriminate against homeowners based on race, religion, nationality, or a host of other prohibited factors, and given the fact that today's modern, affordable and energy-efficient manufactured homes are otherwise equal to – or better than – other homes in terms of quality



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

and cost-effective performance, zoning discrimination targeting federally-regulated manufactured housing must inevitably revolve around one factor. And that factor is that manufactured homes are constructed in accordance with a cost-saving (and fully-enforced) federal code, versus the International Residential Code and International Building Code (and variants thereof) enforced against site-built and other types of factory-built housing at the state and local level.

Given this undeniable reality, MHARR officials emphasized to the Assistant Secretary that HUD not only has an obligation, but an affirmative duty to stand up for its own

federal code and the manufactured homes that are built to that code.

In accordance with this duty and both the express language of the enhanced preemption provision of the 2000 Reform Law and the legislative history of that provision, MHARR urged HUD to revisit its position on zoning preemption and take strong action to prevent such extremely damaging discrimination from continuing. Such action can and should – if necessary – include legal action (and resort to the highest federal court(s) necessary) in order to stop baseless zoning discrimination against manufactured housing consumers.

2. Improving Availability and Competition in Manufactured Home Consumer Financing

MHARR officials next addressed consumer financing and the baseless absence of federal support for manufactured home personal property (chattel) lending. While Assistant Secretary Gordon does not have authority over Fannie Mae and Freddie Mac which still -- after 15 years -- have failed to implement the Duty to Serve (DTS) mandate with respect to manufactured home chattel loans, she does have authority over the FHA Title I program for federally-supported manufactured home chattel consumer loans. That program, however, as acknowledged in 2022 by Ginnie Mae (the independent Title I guarantor), has withered away to negligible levels of lending activity, due to Ginnie Mae's excessive and unnecessary "10-10" rule, which has needlessly discouraged smaller, independent lenders from participating in the Title I program...

Beyond zoning and consumer financing matters, MHARR addressed the destructive impact that impending U.S. Department of Energy (DOE) energy standards are having on the manufactured housing market and both the production and availability of affordable manufactured homes for American consumers of affordable housing. Among other things, MHARR emphasized that since the announcement of the final DOE energy rule, manufactured home production and sales had collapsed by nearly one-third, and continue at levels that are far below those seen in recent years...

4. Chassis Removal in Sen. Tim Scott's Draft "ROAD to Housing" Act

Finally, MHARR apprised the Assistant Secretary of its serious concerns with the draft "ROAD to Housing Act" released recently by South Carolina Senator (and 2024 presidential candidate) Tim Scott. While MHARR has begun an in-depth review and analysis of this draft, a recent report by industry journal MHProNews, has raised serious questions about the potential minefields that could be opened by consideration of the draft bill during the legislative process and thereafter, during the related regulatory process. And while MHARR's preliminary findings are consistent with these areas of concern, the Association will nevertheless support the removal of the "built on a permanent chassis" requirement only – i.e., the removal of those five words from the statutory (and corresponding regulatory) definition only, with no other changes of either addition, deletion, or modification.



Manufactured Housing Facts
Provided by the
Manufactured Housing
Association for Regulatory
Reform (MHARR) infographic
is designed to debunk
several common
manufactured housing myths
at a glance. The quotes on
the right hand side of the
graphic from Mark W

Given such serious concerns and the minefields that could be opened by this legislative "draft," MHARR asked the Assistant Secretary if HUD had a position on the draft, particularly in light of HUD's strenuous opposition (both legislatively and legally) to a similar attempt to remove the same clause prior to the enactment of the comprehensive reforms of the Manufactured Housing Improvement Act of 2000. While the Assistant Secretary indicated that HUD would be unlikely to take a position on "draft" legislation that has not yet been introduced, MHARR nevertheless stressed the importance of ensuring that any removal of the "permanent chassis" provision is accompanied by legislative and regulatory guarantees to ensure that no other element(s) of the statutory or regulatory definition are changed.

MHARR will continue to carefully monitor these and other upcoming developments affecting the

federal regulation of manufactured housing and related costs, going forward. ##

The full MHARR media release, including hot links that support and document their various statements <u>is linked here</u>. MHARR makes much of their content "available for re-publication in full (i.e., without alteration or substantive modification) without further permission and with proper attribution."

MHARR Production Reports

https://manufacturedhousingassociationre gulatoryreform.org/category/manufactured -home-shipments/

MHARR Washington Update

https://manufacturedhousingassociationre gulatoryreform.org/mharr-washingtonupdate-fannie-freddie-and-dts-plus-latestconcerns-on-mhi-energy-litigation/



Washington, D.C., July 3, 2023 – The Manufactured Housing Association for Regulatory Reform (MHARR) reports that according to official statistics compiled on behalf of the U.S. Department of Housing and Urban Development (HUD), HUD Code manufactured housing industry year-over-year production has declined once again in May 2023. Just-released statistics indicate that HUD Code manufacturers produced 7,869 new homes in May 2023, a 28.1% decline from the 10,451 new HUD Code homes produced in May 2022. Cumulative production for 2023 is now 35,719 homes, a 33.8% decrease from the 50,286 homes produced over the same period during 2022.

A further analysis of the official industry statistics shows that the top ten shipment states from January 2023 – with monthly, cumulative, current year (2023) and prior year (2022) shipments per category as indicated – are:

Rank	State	Current Month (May 2023)	Cumulative	2023	2022
1.	Texas	1,348	5,923	5,923	9,065
2.	Florida	587	3,254	3,254	3,669
3.	N.C.	472	2,116	2,116	2,858
4.	Alabama	407	1,760	1,760	3,260
5.	S.C.	365	1,493	1,493	2,450
6.	Michigan	350	1,470	1,470	1,912
7.	Georgia	329	1,450	1,450	2,177
8.	Louisiana	312	1,387	1,387	2,472
9.	California	260	1,351	1,351	1,652
10.	Arizona	214	1,134	1,134	1,079

The production statistics for May 2023 yield multiple changes to the new cumulative index, moving Michigan and Louisiana into 6° and 8° place respectively.

Manufactured Housing Association for Regulatory Reform (MHARR) logo July Release of May 2023 Manufactured Housing Industry News Production Shipment Data.

MHARR-Issues-and-Perspectives

MHARR-Interviews-with-Founding MHARR President and former MHI Vice President, Danny Ghorbani

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

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