The BOTCHING Up of Both the ROAD to Housing Act & President Trump's GoodWill for Affordable Mainstream Manufactured Homes

MHProNews Question

Given the enactment of the 21st Century ROAD to Housing Act, MHProNews decided to ask Danny D. Ghorbani for his take on the legislation, process and recent developments. Ghorbani is the former Manufactured Housing Institute (MHI) Vice-President, the founding president and CEO of the Manufactured Housing Association for Regulatory Reform (MHARR), and certainly one of the few voices in manufactured housing who lived through the early history of the industry both pre- and post-HUD Code, spanning some 60 years. Among those recent developments are the ROAD related observations of Mark Weiss, J.D., the current president and CEO of MHARR and his September 2026 Issues and Perspective entitled:

SEPTEMBER 2026 – "MIDTERM TRUMP 2.0 VERDICT FOR MANUFACTURED HOUSING INDUSTRY – CONTINUING FAILURE" which also dives into the removable chassis portion of the ROAD legislation that was publicly supported by MHI and several of its larger producing members.

Danny Ghorbani Answer:

Ghorbani began his response to MHProNews with a single word to describe Weiss' latest Issues and Perspectives (IP). "Masterpiece." MHProNews notes that the links to various items were added for reader ease, clarity and reference.

Ghorbani continued, "Mark Weiss' September 2026 Issue & Perspectives in just four pages methodically, succinctly, factually and comprehensively lays out how and why MHI has failed the manufactured housing industry and consumers of affordable (i.e., not attainable, as MHI attempts to frame it) housing in the first 3/4 of the two terms of President Trump, who in my view is the best president that our industry and consumers of affordable homeownership could ever dream of getting into the Oval Office. In my professional view and experience, MHI continues to fail to press federal officials and the White House on

enforcing already favorable federal laws, such as enhanced preemption under the 2000 Reform Law and the Duty to Serve (DTS) under HERA 2008. Add that to an incomplete, time-consuming and very expensive legislative process, which for a number of reasons will primarily help our industry's high-end models, *if and when it is fully implemented*, completes MHI's litany of total failures in Washington, DC, and particularly for the Post Production Sector of our industry during the past decade.

In fact, we should be thankful to MHProNews for coincidentally placing Mark Weiss' I & P article and the newsletter's detailed article about the Clayton Homes' so-called cross-mod (which is simply another high-end HUD-Code manufactured home model) next to each other, because readers can immediately see and figure out the vast differences between such HUD-Code high-end models and the nearly 80% of the HUD-Code affordable, mainstream, manufactured homes. It is the mainstream class of manufactured homes that the production, sales and marketing of which continue to suffer very badly compared to historic norms and potential because of the three major bottlenecks (i.e., zoning/placement, consumer finance and the ongoing threat excessive energy regulations), which, in my opinion, MHI has failed miserably to address and fully resolve, either by utilizing President Trump's good offices/federal agencies for full and proper implementation of our existing laws, or by utilizing Congress (e.g., via strengthening federal enforcement of preemption under the 2000 Reform Law and the Duty to Serve (DTS) and full repeal of energy regulations in the ROAD Act — which the bill as enacted DOES NOT do).

Ironically, though, two of these three important and critical bottlenecks pertain to the Post-Production Sector of our industry (i.e., zoning/placement and securitization of chattel loans by the GSEs and/or revitalizing Title I lending), which MHI collects hefty representation dues from, but has failed to help, even though MHI constantly brags about representing "all segments" of the industry.

My message to the HUD-Code manufactured housing industry members is very simple. If you haven't already done so, please read very closely and carefully Mark Weiss' September, 2026 I & P and try to understand the salient points of that document because with the ROAD legislation now the law of land, there should be no more sweet talk, no more elusive promises, no need for more showmanship, or behind-the-scenes compromises and favors to the industry's largest conglomerates. MHI put all its eggs in this chassis law (when it balked at it some 36 years ago?) and it now MUST DELIVER WITH POSITIVE RESULTS. MHI leaders should not be allowed to now talk about years of more waiting for the promised fruits of its latest effort. The Crossmods fiasco should have taught the industry about years of promises made with results so poor that they won't release the cumulative data."

Danny D. Ghorbani
202/262-2170
DannyGhorbani@aol.com