This page about **Tom Heinemann** is part of a detailed fact check and report on some history and the current state of the manufactured home published on 12.16.2024 at the link below.

https://www.manufacturedhomepronews.com/mharr-news-update-major-and-continuing-mharraccomplishments-for-the-hud-code-manufactured-housing-industry-and-consumers-ofaffordable-housing-with-mhville-facts-evidence-analysis-fea



It is from the page below on 12.16.2024. In the following there is no mention of the following terms, per a WORD search of this page on this date.

No Results for:

- MHI
- NAMHCO
- CrossMod<sup>™</sup>
- GSE
- Manufactured Housing Improvement Act of 2000
- Preemption
- Enhanced preemption

Among an array of other curious misses for someone that worked for MHI and HUD and per his own claim, worked for a GSE in the development of what later became known as **CrossMod**<sup>™</sup>**homes**. **Put differently, there is an evidence-based case to be made that Hardiman is <u>paltering</u>, or what others have called "<u>true lies</u>," failing to reveal some key details that should be of importance to possible clients and others.** 

https://www.mh-advisors.com/about

## About Tom and MH Advisors

Tom Heinemann is an accomplished government affairs executive and real estate advisor with a deep specialization in affordable homes and manufactured housing, with over 300 homes currently in development, and another 300 in various stages of predevelopment. Based in Washington, DC, he has dedicated his career to driving meaningful change in the housing sector through strategic leadership and policy expertise. Tom's projects have been featured in Fast Company and on NPR's All Things Considered.

Currently, Tom is a Principal at **Heinemann Consulting / MH Advisors**, where he is a development partner on innovative workforce housing projects aimed at providing affordable single-family homes

and senior apartments. His advisory services on affordable housing finance and regulations, including manufactured housing, have proven invaluable to partners and clients seeking to navigate the complexities of the industry. One of his key engagements, was to development build quality standards that enabled manufactured homes to be eligible for conventional low down payment 30 year fixed rate mortgages on the same terms as site built homes. Tom's experience has been invaluable in moving development projects through zoning and approval processes, as well as ensuring that all development partners, including contractors, lenders, appraisers etc. understand the unique characteristics and regulations of the industry.

Thomas's extensive federal experience has included key policy roles at the **Department of Housing** and Urban Development (HUD) and the U.S. Department of the Treasury. Notably, he served as a Senior Legislative Advisor at HUD, where he developed and executed legislative strategies and advised senior cabinet officials in implementing critical housing policy priorities. His achievements in advancing bipartisan housing finance reform legislation and strengthening the Federal Housing Administration's programs highlight his commitment to ensuring equitable access to housing opportunities.

At the U.S. Department of the Treasury, Thomas served as Director of Intergovernmental and Industry Relations in the Homeownership Preservation Office. There, he played a pivotal role in implementing the Making Home Affordable programs, which helped millions of families avoid foreclosure during the housing crisis. His expertise in navigating complex policy environments and his ability to engage with key stakeholders were instrumental in driving policy changes that protected at-risk homeowners.

Thomas E. Heinemann is a seasoned professional who has consistently demonstrated a passion for affordable housing and a talent for navigating the intricacies of government affairs. His dedication to making housing more accessible and affordable has left a lasting impact on the industry, and he continues to drive positive change through his innovative projects and advisory services.



## <u>MH Advisors</u>, in partnership with <u>Equity Plus</u>, is at the forefront of four groundbreaking initiatives dedicated to revolutionizing the homeownership and rental markets.

In these pioneering projects, each of which lacks a precedent within the region, MH Advisors takes the lead in educating municipal leaders, stakeholders, community influencers, and project partners. We emphasize how manufactured homes align seamlessly with affordable housing objectives while preserving community aesthetics and maintaining high-quality construction standards.

Within each of these initiatives, MH Advisors spearheads municipal-level efforts to secure general project approvals and specifically endorse the use of manufactured homes. As project managers, we meticulously select each home, ensuring they not only meet Energy STAR standards but also comply with Fannie Mae/Freddie Mac collateral policy standards. Furthermore, we guarantee that these homes are set on high-quality FHA permanent foundations. In our role as project partners, we work tirelessly to ensure that lenders provide sustainable 30-year fixed-rate mortgages, thereby facilitating long-term affordability and homeownership stability for our residents.

Our primary objective across all these projects is to deliver the advantages and comforts of singlefamily home living at a fraction of the cost typically associated with new site-built homes. For renters, our three and four-bedroom homes offer an appealing alternative to traditional gardenstyle apartments or aging 1950s-era apartment buildings. For aspiring homeowners, our homes present an attractive alternative to townhome living, providing families with the autonomy of their own lot and four walls at an exceptionally favorable price point.

