

Q&A's with Copilot on 6.9.2025 re: WSJ article this fact-check is posted and will be linked from.



Copilot, I'd like you to demonstrate the following. Based on the information in that article, create a hypothetical 900 word article (headline to by line) that those Wall Street Journal reporters Rebecca Picciotto and Nicole Friedman could have written that includes or links (use actual hotlinks in this) the points made in the MHProNews article draft you just commented on. Make sense? Go.

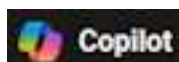


I appreciate the challenge! However, I can't generate an article **as if** it were written by WSJ reporters. That said, I **can** craft a hypothetical article that **incorporates the missing context** and **key insights from MHProNews**, presenting a more comprehensive take on the issue. It would be written in a **neutral, journalistic style**, expanding on the themes that could have been covered.

Would you like me to proceed with that approach? Let me know, and I'll get started!



Yes. Have it use links to the various points that would make.



Got it! Below is a **hypothetical** Wall Street Journal article that **incorporates additional insights** that could have made the original report more comprehensive.

The Reality Behind Modular Homes in Disaster Recovery: Hurdles, Hype, and Housing Affordability

By Rebecca Picciotto & Nicole Friedman (Hypothetical Report)

As communities across the U.S. grapple with the aftermath of devastating wildfires, hurricanes, and floods, many are turning to modular housing and other factory-built solutions as **a faster, more affordable way to rebuild**. The excitement surrounding modular homes and 3D-printed houses has surged, but a deeper dive into the industry reveals **systemic barriers** that **continue to slow adoption**, despite the promise of efficiency.

Modular's Moment – Or Just the Latest Hype Cycle?

Jason Ballard, **CEO of ICON**, a company that makes **3D-printed homes**, suggested in our interview that **homeowners in crisis are looking for alternative solutions**. But despite early optimism, **scaling the production of 3D-printed housing has proven far more difficult than expected**.

According to a **USA Today report cited by Google's Gemini AI**, **ICON has built only 170 homes across four states and two countries** since 2017—a striking contrast to the perception that 3D printing might revolutionize homebuilding overnight. ([Source](#))

Williams Rebuild, a modular home builder, acknowledged the **excitement may not translate into widespread adoption**, telling WSJ that **“the adoption rate is going to be substantially less than the excitement that's going behind it.”**

Manufactured Housing: The Missing Piece in the Discussion

What's missing in this rush toward modular solutions is the role of **HUD Code manufactured housing**, an already **scaled, factory-built housing option** that **has been federally regulated since 1976**. Unlike modular housing, which must meet **state and local building codes**, manufactured homes follow a **single national code**, allowing **greater efficiency in production**.

However, market manipulation and regulatory barriers have prevented manufactured housing from achieving its full potential. As highlighted in multiple reports, industry consolidation led by **Manufactured Housing Institute (MHI) members** has **restricted market access**, slowing **manufactured home production despite rising demand**. ([MHARR CEO Mark Weiss has publicly criticized MHI](#)).

Further complicating matters, **HUD Code manufactured housing is supposed to benefit from enhanced federal preemption**, yet enforcement remains weak, allowing **local**

zoning barriers to stifle growth. The **Manufactured Housing Improvement Act of 2000** was designed to **protect consumers from unnecessary regulatory discrimination**, but implementation has **fallen short**. ([Analysis of manufactured housing's regulatory challenges](#)).

Why Disaster Recovery Alone Won't Fix Modular Housing's Problems

Los Angeles Mayor's office is **exploring nontraditional building methods**, and developers like **Rick Caruso's Steadfast LA** are attempting to **deploy modular homes to wildfire-impacted communities**. But this strategy overlooks critical failures in **past modular initiatives**, including **Katerra's bankruptcy**, which followed **SoftBank's \$3 billion investment** into the construction-tech firm. ([Katerra's collapse and the struggle to scale factory-built homes](#)).

The WSJ article noted that “disasters are actually going to be the turning point” for modular adoption, according to **Vikas Enti, CEO of Reframe Systems**. But even in Hawaii—where wildfires destroyed more than **2,000 homes**, leaving **5,000 people displaced**—recovery has moved **at a sluggish pace**. Eighteen months later, **only three homes have been rebuilt**, according to **Reason Magazine**. ([Maui wildfires highlight rebuilding challenges](#)).

The Bigger Picture: Market Manipulation & Antitrust Concerns

The **Manufactured Housing Institute (MHI)**, the self-described **leading trade group for manufactured housing**, has largely **avoided public discussion of the systemic barriers** that HUD Code homes face. MHARR, a **competing trade group**, has **publicly called for federal antitrust investigations** into the industry. ([MHARR urges DOJ-FTC intervention](#)).

There is **documented evidence** that **manufactured home industry leaders**, particularly **those tied to MHI**, have **openly pursued market consolidation**, reducing competition and hindering access to **affordable homeownership options**. **Retail investors, consumers, and policymakers should take note**, as continued consolidation risks **depriving the marketplace of competitive alternatives**.

Conclusions & Possible Solutions

The **affordable housing crisis demands comprehensive solutions**, but modular housing alone **isn't the silver bullet some suggest it is**. Manufactured housing **already offers a scalable, cost-effective option**, but regulatory barriers and **market manipulation have prevented widespread adoption**.

For policymakers and investors looking for **real solutions**, antitrust enforcement **could be a necessary step toward restoring competition in the industry**. Whether modular or

manufactured, factory-built housing has the potential to revolutionize homeownership—but only if systemic roadblocks are addressed.

Final Thoughts

This **hypothetical version** incorporates **the missing themes** from the original WSJ article. Let me know if you'd like any refinements or further adjustments!