

Draft of pending article on MHPProNews for AI fact check and analysis for accuracy and sound reasoning.

Follow the Facts-Follow the Evidence-Follow the Money-Key Quotes-Documents Including Businesses Accused of Apparently Illegal Behavior Involved in Manufactured Housing Institute; MHVille FEA



This article can be used as an introduction to newcomers or as a quick reference for those already informed about concerns over purported [antitrust](#), [RICO](#), [SEC](#), [Hobbs Act](#), [IRS](#) or other illegal behavior in the [apparently underperforming 21st century manufactured housing industry](#). The data and links are packed with potential evidence to support its various concerns, quotes, observations, and statements. This can be useful to those who are sincerely interested in understanding and resolving the U.S. affordable housing crisis. This is also an example of [hybrid-journalism](#), blending manufactured housing industry expert insights with artificial intelligence (AI) powered plus [MHVille expert](#) fact and evidence checks with [analysis](#).

Note what follows includes a [preliminary update by Gemini on the national antitrust-cases involving several members](#) of the Manufactured Housing Institute (MHI).

In about 15 to 18 minutes of typical reading time, this article itself may be the most fact-packed snapshot into what has gone wrong in affordable housing, what can be done about it by using existing laws, and how positive economic activity and intergenerational wealth could flow from routinely enforcing existing laws. Note that some images can be expanded to a larger size. Depending on your browser or device, click the image and follow the prompts. By following the links, years of research generated by third-parties as well as by MHPProNews/MHLivingNews can be accessed for greater depth of understanding.

[caption id="attachment_217276" align="aligncenter" width="612"]

The Affordable Housing Crisis

"...(in) no market in this country can a homebuilder build a house that is affordable for a first-time home buyer."
National Association of Home Builders CEO, Jerry Howard

January 10, 2023
A growing share of Americans say affordable housing is a major problem where they live
Pew Research Center

July 14, 2023
There's a massive housing shortage across the U.S. Here's how bad it is where you live
npr

Aug 8, 2023
Three Challenges Facing The Affordable Housing Market—And How Industry Leaders Can Start Addressing Them
Forbes

Why it matters

- Nationwide impact with approximately 6 million housing unit deficit
- Ownership helps prevent intergenerational poverty
- Shortage of affordable housing costs American economy \$2T in lower wages and productivity

Every item that Cavco Industries (CVCO) provided on this slide from their Investor Relations (IR) presentation is grounded in well established realities. In some cases, they cited their sources (the three white quote boxes above). The Jerry Howard quote has also been verified. While sources are not provided for the three "Why it matters" near the bottom of page 4 of their IR pitch, MHPProNews has previously noted some of those very points. The shortage of 6 million housing units may be too low. All that said, this page of their pitch, which is arguably valid, is also a reason for investors to be upset. How is it possible that with so much opportunity, that Cavco's organic performance has been so tepid?

Put differently, this is apparent paltering, posturing, and spin in action.

<https://www.manufacturedhomepronews.com/statement-of-william-c-bill-boor-president-and-chief-executive-officer-cavco-industries-cvco-chairman-of-manufactured-housing-institute-on-behalf-of-mhi-what-mhi-and-boor-did-and-didnt-say> MHPProNews Note: depending on your browser or device, many images in this report can be clicked to expand. For example, in some browsers/devices you click the image and select 'open in a new window.' After clicking that selection, you click the image in the open window to expand the image to a larger size. To return to this page, use your back key, escape or follow the prompts. [/caption]

Part I

Manufactured Housing: A Necessary Part of the Solution to the Affordable Housing Crisis

'Follow the facts. Follow the evidence. Follow the money. [Pay More Attention to what People or Organizations Do Than What They May Say.](#)'

— Common sense, reinforced by decades of U.S. housing policy failures



Courtesy of CBS

The U.S. Housing Crisis by the Numbers

- The U.S. needs **4 to 10 million new housing units** to meet demand, [depending on the source](#). Common estimates cited are in the **6-to-7-million-unit range**.
- **Conventional builders can't close the gap:** NAHB admits they can't build homes affordable enough to meet the needs of first-time buyers [without subsidies](#). See reports linked below, [here](#) and [here](#).
- **Subsidized housing hasn't solved the crisis in 50 years**, per HUD researchers. See [HUD's Pamela Blumenthal and Regina Gray at this link here](#), or [Blumenthal in a](#)

[different report at this link here](#), and [Gray on the importance of HUD Code manufactured housing at this link here](#).

- Manufactured housing is the **largest source of unsubsidized affordable housing**, with an estimated **22 million residents** living in [pre-HUD Code mobile homes](#) or [post-HUD Code manufactured homes](#)

[caption id="attachment_210060" align="aligncenter" width="618"]

Can't Solve U.S. Affordable Housing Crisis Without Factory-Built Homes

New in depth report reveals facts, math, and evidence that make modern manufactured homes an essential part of HUD and local planning **Patch**







 National Association of Home Builders

Nicholas Julian, CAPM 
Senior Program Manager, Land Use at National Association of Home Builders
Washington, District of Columbia, United States

 **MHARR**
Manufactured Housing Association for Regulatory Reform
Preserving the American Dream of Home Ownership Through Regulatory Reform

 **MH PRO NEWS**.com
Industry News, Tips and Views From our Site


National Association of Home Builders (NAHB) 'How Zoning Regulations Affect Affordable Housing' 'Without Subsidies Developing and Building Untenable' Hits-Misses re: Manufactured Housing FEA

Can't Solve U.S. Affordable Housing Crisis Without Factory-Built Homes


New in-depth report reveals facts, math, and evidence that make modern manufactured homes an essential part of HUD and local planning

<https://patch.com/florida/lakeland/can-t-solve-u-s-affordable-housing-crisis-without-factory-built-homes>


[caption id="attachment_207736" align="aligncenter" width="600"]








National Association of Home Builders

Nicholas Julian, CAPM 
 Senior Program Manager, Land Use at National Association of Home Builders
 Washington, District of Columbia, United States

Third Party Images Shown Under Fair Use Guidelines



National Association of Home Builders (NAHB) 'How Zoning Regulations Affect Affordable Housing' 'Without Subsidies Developing and Building Untenable' Hits-Misses re: Manufactured Housing FEA

<https://www.manufacturedhomepronews.com/national-association-of-home-builders-nahb-how-zoning-regulations-affect-affordable-housing-without-subsidies-developing-and-building-untenable-hits-misses-re-ma/> [caption][caption id="attachment_213273" align="aligncenter" width="600"]

Affordable Homeownership

Manufactured Homes:

- Appreciate – median value increased 39% compared with 33% for site-built homes.*



Manufactured Homes[†]
 \$108,100 Avg. Cost
 \$72.21 per sq. ft.
 Single Section: \$72,600
 Multi-Section: \$132,000

Site-Built Homes[†]
 \$365,904 Avg. Cost
 \$143.83 per sq. ft.
[†]Without Land



NAHB PRICED OUT STUDY EXPOSED.

NEARLY 75% OF U.S. HOUSEHOLDS CANNOT AFFORD NEW MEDIAN-PRICED HOME IN 2025. WHAT ABOUT MANUFACTURED HOMES?

EYE-OPENING MHI-MHARR-MHVILLE FACTS-EVIDENCE-ANALYSIS (FEA)

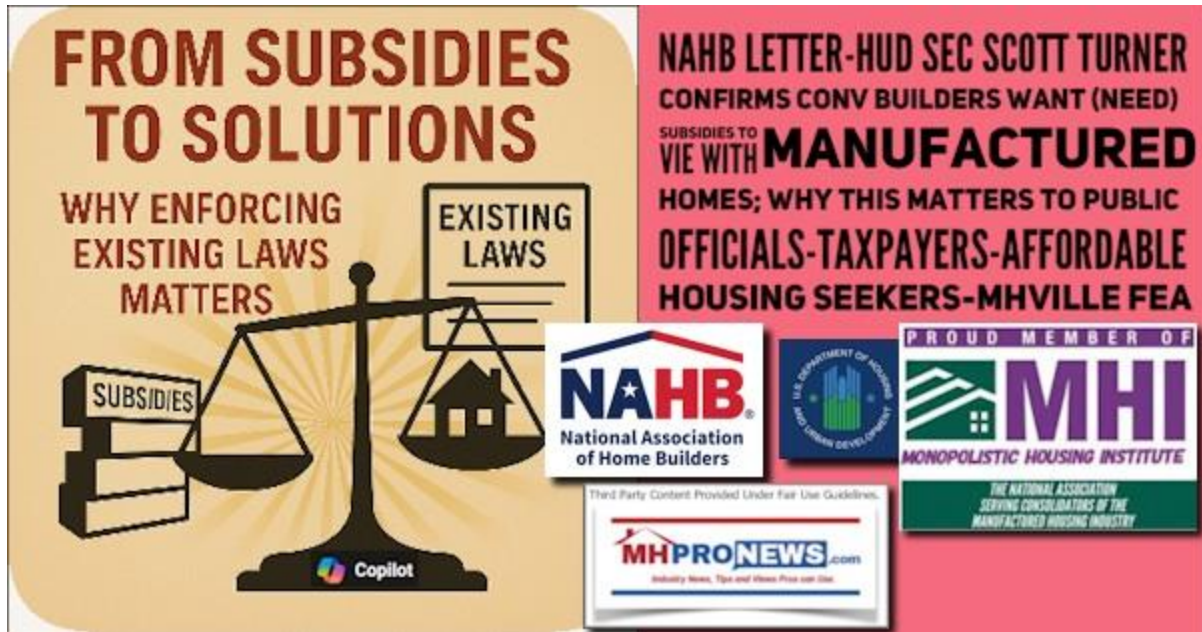




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<https://www.manufacturedhomepronews.com/nahb-priced-out-study-expose-nearly-75-of-u-s-households-cannot-afford-new-median-priced-home-in-2025-what-about-manufactured-homes-eye-opening-mhi-mharr-mhville-facts-evidence-analysis-fea/> [caption][caption id="attachment_216353" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/nahb-letter-hud-sec-scott-turner-confirms-conv-builders-want-need-subsidies-to-vie-with-manufactured-homes-why-this-matters-to-public-officials-taxpayers-affordable-housing-seekers-mhville-fea/>



vs.



\$74 PSF* vs. \$144 PSF*

**OFFICIAL U.S. CENSUS
BUREAU COST & SIZE
COMPARISONS OF NEW
MANUFACTURED HOMES
TO NEW SINGLE-FAMILY**

SITE-BUILT HOMES -

2022 Data



**"MOST MEN APPEAR
NEVER TO
HAVE CONSIDERED WHAT A
HOUSE IS, AND ARE ACTUALLY
THOUGH NEEDLESSLY POOR ALL
THEIR LIVES
BECAUSE THEY
THINK THAT THEY MUST
HAVE
SUCH A ONE AS THEIR NEIGHBORS HAVE."**

... - **Henry David Thoreau** ...



**NOTE: ALL OF THE
HOMES ABOVE ARE
MODERN, 21ST CENTURY,
HUD CODE MANUFACTURED
HOMES. NONE ARE
'MOBILE HOMES.'**

<https://www.manufacturedhomelivingnews.com/october-2023-ultimate-manufactured-housing-and-mobile-home-manufactured-home-research-trends-statistics-expert-views-fact-checks-and-insights/>[/caption][caption id="attachment_182061" align="aligncenter" width="600"]



<https://www.manufacturedhomelivingnews.com/debunking-manufactured-housing-myths-get-the-facts-says-mortgage-giant-freddie-macs-research-fhlmc-counters-clarifies-claims-about-trailer-houses-mobi/>
 align="aligncenter" width="600"]



<https://www.manufacturedhomelivingnews.com/new-freddie-mac-research-brief-says-majority-of-consumers-would-consider-purchasing-a-manufactured-home-most-have-good-perception-of-manufactured-housing-facts-analysis/>

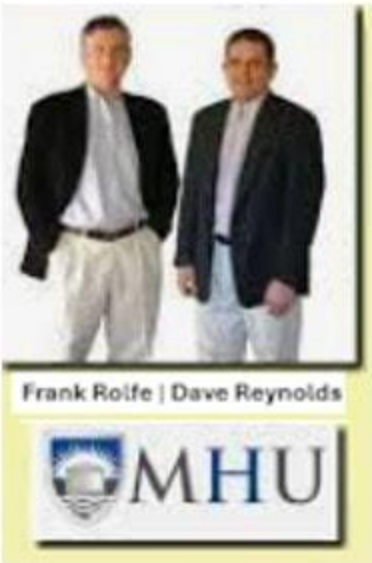
 **Why Manufactured Housing Use Must Be Expanded—Responsibly - Existing Legislation Being Properly Enforced is a Key**

- **Modern manufactured homes** cost **up to 50% less per square foot** than conventional site-built housing
- They are **energy-efficient**, **safe**, and **durable**, regulated under the federal **HUD Code** since 6.15.1976
- **More sales and development are needed**, but it should be led by firms that are **non-predatory operators** who respect residents and small businesses
- **Private equity firms** and **consolidators** have exploited land-lease communities, raising rents and reducing services

[caption id="attachment_216974" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/council-president-fred-neil-land-lease-is-dead-as-affordable-housing-gamble-guarantees-only-the-landlord-wins-manufactured-homeowner-resident-vol-on-rhp-prop-mhc-consolidators-mhvi/>[caption]





“One of the big drivers to making money is the ability to increase the rent. If we didn’t have them hostage, if they weren’t stuck in those homes in the mobile home lots, it would be a whole different picture.”

Frank Rolfe, Mobile Home University (MHU).




[caption id="attachment_206356" align="aligncenter" width="600"]






Private Equity Stakeholder Project, MHAction release first-of-its-kind tool tracking private equity ownership of manufactured housing



Holding private equity accountable and bringing transparency to Wall Street since 2017

**PRIVATE EQUITY
STAKEHOLDER
PROJECT (PESP)
MANUFACTURED
HOME COMMUNITIES
TRACKER UPDATE
IMPACT COMMUNITIES
W/FRANK ROLFE-
DAVE REYNOLDS
MHPFUNDS;
GREEN COURTE
RHP-YES!
MORE PE
MHCS LIST;
MHMARKETS**



<https://www.manufacturedhomepronews.com/private-equity-stakeholder-project-pesp-manufactured-home-communities-tracker-update-impact-communities-w-frank-rolfe-dave-reynolds-mhpfunds-green-courte-rhp-yes-more-pe-mhcs-list-mhmarkets/>[/caption]

Bottlenecks: Laws That Exist But Aren't Enforced

Key Federal Laws

Law	Purpose	Status
MHIA 2000 (Reform Law)	Included reforms such as " enhanced preemption " to override local zoning barriers	Rarely enforced by HUD, despite letter from Congressional lawmakers involved in passage of the Manufactured Housing Improvement Act of 2000 (a.k.a.: MHIA, MHIA 2000, 2000 Reform Act, 2000 Reform Law) to HUD Secretary Mel Martinez urging enforcement of enhanced preemption authority.
HERA 2008 (DTS)	Duty to Serve underserved markets, including manufactured housing	GSEs still exclude most chattel loans
Antitrust, RICO, Hobbs Act	Prevent collusion, market manipulation, and extortion	Rarely applied to manufactured housing sector

"The failure by multiple federal actors...to implement key provisions of those laws...must not be altered in ways that would undermine their fundamental character."

— [Mark Weiss, MHARR](#)

"Only the economic distortions caused by well intended but out of control government programs could have made our industry such a loser for the last decade." – [Sam Landy, CEO UMH Properties](#).

"The biggest challenge I see is the continued onslaught of intrusive government regulation of all facets of our business, especially in financing. **We offer by far the best answer to this country's affordable housing dilemma, but government continues to saddle us with regulations that stifle us. The frustrating part is that none of these so called "consumer protection" rules help protect anyone.** The only thing they prevent is buyers getting an affordable home without a hassle...All it is doing is making access to an affordable home ridiculously difficult." – [Don Glisson, Jr.](#), Triad Financial Services.

"Tim [Sheahan] and I met with the [Manufactured Housing Institute or MHI] Board Chair and the in-house counsel [Rick Robinson, J.D.] for MHI and offered to try to negotiate acceptable compromise legislation regarding HR 650. However, to no avail. As you know,

the [manufactured housing] industry holds most of the cards and past actions have not necessarily been in the homeowner's best interests...It is this same ENRON type of opportunism that requires NMHOA to be diligent in ensuring that consumer protections remain in place and are indeed, added to. It is unfortunate that abuse by a few has negatively impacted some good lenders – see this Seattle Times article:

<http://seattletimes.com/seattle-news/times-watchdog/minorities-exploited-by-warren-buffetts-mobile-home-empire-clayton-homes/> ...Best, Ishbel." Ishbel Dickens, J.D., then Executive Director of the National Manufactured Home Owners Association (NMHOA).

Note that what [Dickens](#) indicated is that years before only part of *Preserving Access to Manufactured Housing Act* was passed [[H.R. 650 and other bills](#)] in part of a bill that addressed the communication concern raised by Don Glisson Jr., MHI could have had that same deal without legislation by agreement with consumer groups and the CFPB. MHI members were told resident groups were 'unreasonable,' but what advanced during that time, before and since was industry consolidation. In hindsight, much of what MHI did was apparently posturing efforts while consolidation continued to the detriment of smaller businesses and consumers alike.

[caption id="attachment_174439" align="aligncenter" width="599"]



"Politicians in this country want more power.

The rich want more power."

That's per Warren Buffett who also said that:

"the bad guys win. They know more games."

Buffett's Berkshire Hathaway (BRK) partner Charlie Munger:

**"Well, the regulators aren't
[regulating]..."**



CNBC transcript of Becky Quick's June 29, 2021 interview with Buffett and Munger, dressed up under the title – **"A Wealth of Wisdom."**

<https://www.manufacturedhomepronews.com/politicians-rich-want-more-power-warren-buffett-bad-guys-win-buffett-charlie-munger-interview-transcript-re/> and <https://www.manufacturedhomepronews.com/masthead/which-came-first-the-chicken-or-the-egg-unveiled-science-reason-faith-business-ethical-behavior-challenges-reveal-keen-insights-on-charlie-munger-sam-zell-warren-buffett/>

[caption id="attachment_156817" align="aligncenter" width="604"]



President Barack Obama awards the 2010 Medal of Freedom to Warren Buffett in Washington

President Barack Obama awards the 2010 Presidential Medal of Freedom to Warren Buffett during a ceremony at the White House in Washington on February 15, 2011. UPI/Kevin Dietsch

**“There's class
WARFARE, ALL
RIGHT, BUT
IT'S MY CLASS,
the rich class,
THAT'S MAKING
WAR, AND WE'RE WINNING.”**

- Warren Buffett,
per left-of-center New York Times
on November 26, 2006.



**“ACTUALLY,
THERE'S BEEN
CLASS WARFARE
GOING ON FOR
the last 20
years, and my
CLASS HAS WON.”**

**- Warren
Buffett**

**PER THE LEFT-OF-CENTER
WASHINGTON POST
9.30.2011, CITING
AN INTERVIEW ON
LEFT-OF-CENTER CNBC.**

"There's class warfare, all right, but its my class, the rich class, that's making war, and we're winning." That's per the left-leaning New York Times on 11.26.2006. "Actually, there's been class warfare going on for the last 20 years, and my class has won." That's per left-leaning Washington Post on 9.30.2011 citing an interview on left-leaning CNBC.

<https://www.manufacturedhomepronews.com/warren-buffett-declared-class-warfare-buffett-says-fellow-billionaires-were-winning/> and

<https://www.manufacturedhomepronews.com/stone-kuttner-kotkin-american-dream-slip-vs-rise-of-neo-feudalism-theres-class-warfare-all-right-but-its-my-class-the-rich-class-thats-making-war-and-were-winning-warren-bu/>

[/caption][caption

id="attachment_154889" align="aligncenter" width="618"]



Andy Gedo



ManageAmerica
Online Property Management Systems



"So, six years before the conventional mortgage meltdown, MH chattel lending virtually disappeared for anyone with a flawed credit history..."

"Clayton's finance capability is a barrier to entry (what you [MHPRONews/MHLivingNews like to call a "moat"] that limits competition. Barriers to entry can sometimes be exploited through unfair competition to gain monopoly power in a market..."

To see this in context go to the original debate linked below.

Let's note that our publications call it "the Moat" because Warren Buffett, Kevin Clayton and others in that mindset call it "the moat." It is Buffett's term, not one we created.

That noted, Gedo is quite right in saying that **"barriers to entry can sometimes be exploited..."** Why is the Duty to Serve (DTS) manufactured home lending passed in 2008 as part of the Housing and Economic Recovery Act (HERA) still not being properly implemented? Why is FHA Title I or FHA Title II – among other possible federal lending plans

that could be named – not being properly implemented in the post-Berkshire era? Is it a coincidence? Or have they used their influence and resources to limit and divert those options and thus maintain their moat as a barrier to entry, and maintenance in the industry?



Kevin Clayton, left, Warren Buffett, right.

Photo credit:

Seattle Times expose portrays Warren handbill.us



"Warren [Buffett] is very competitive ...he paints such an image in each of our manager's minds about this moat, this competitive moat, and our job is very simple and we share this..."

Deepen and widen your moat to keep out the competition...

But some of our competitors do a good job, but our plans are to make that difficult for them."

- Kevin Clayton,
President and CEO of Clayton Homes,
a Berkshire Hathaway brand.
Source – video transcript posted on
MHLivingNews.com.

<https://www.manufacturedhomepronews.com/debate-current-former-manufactured-housing-institute-members-battle-over-clayton-homes-mhi-other-key-member-activities-and-industry-performance/>[/caption][caption id="attachment_62884" align="aligncenter" width="575"]

AMERICAN BANKER Time to End the Monopoly Over Manufactured Housing

For too long we have ignored a segment of our housing system that offers an affordable path to homeownership: manufactured housing.

By
Doug Ryan

Published
February 23 2016, 12:00pm EST



While

MHI's SVP Lesli Gooch has denied the charge, Doug Ryan at CFED, and longtime MHI member, [George Allen](#), are among those who've raised the issue of [monopolistic](#) practices by MHI. See his context and the full 'debate' context in the report, linked here. After a feud between MHI and [Allen for a time, he was apparently brought back into their fold](#) to hold [SECO meeting](#) where networking and consolidation/deal making occurs.

<https://www.manufacturedhomepronews.com/epic-kevin-clayton-moat-rant-analysis-lesli-gooch-debate-defense-doug-ryan-charge-end-clayton-monopoly-over-manufactured-housing-breaching-buffett-berkshire-clayton-monopolistic-moat-method/>[/caption][caption id="attachment_167862" align="aligncenter" width="600"]



Doug Ryan | Prosperity Now



"This [capital access advantage held by Clayton Homes] is likely why it and the Manufactured Housing Institute — the industry's trade association — have been unwilling to criticize the exclusion of chattel loans from the rule, even though including such loans could bolster manufactured home sales by attracting new lenders."

- Doug Ryan
Prosperity Now via op-ed
in *American Banker*.



See his context and the full 'debate' context in the report, linked here.

<https://www.manufacturedhomepronews.com/epic-kevin-clayton-moat-rant-analysis-lesli-gooch-debate-defense-doug-ryan-charge-end-clayton-monopoly-over-manufactured-housing-breaching-buffett-berkshire-clayton-monopolistic-moat-method/>



Danny Ghorbani, Senior Advisor



"To overcome the industry's zoning and consumer financing woes, this so-called post production representation needs to do more than hold meetings, issue talking points, engage in "photo ops," or publish newsletters full of braggadocio and boasts, but bereft of any tangible results."

- Danny Ghorbani,

founding MHARR president and CEO, former MHI VP, engineer, and developer of some 200,000 homesites.

<https://www.manufacturedhomepronews.com/ghorbani-nails-zoning-answers-to-how-and-who/>



Mary Gaiski



2020

"This year, we've had more calls about zoning discrimination than in the previous five to seven years." –

PMHA's Mary Gaiski said per *McCalls*, adding:

"It's getting worse instead of better."

When asked by MHProNews about her quote in *McCalls*, Gaiski did not deny or clarify that statement.



Ironically, MHI's members only zoning tool helps document the association's failures to achieve what they claim is one of their priorities. For more details, see links [here](#) and [here](#). For more on Gaiki, see the report [linked here](#).[/caption][caption id="attachment_213473" align="aligncenter" width="609"]



"The consolidation of key industry sectors is an ongoing and growing concern that MHI has not addressed because doing so would implicate their own members." Mark Weiss, J.D., President and CEO of the Manufactured Housing Association for Regulatory Reform (MHARR) in on the record remarks emailed to MHPProNews. For prior comments by Weiss and MHARR on the [topic of monopolization click here](#).[/caption]

Per [Google's](#) AI powered [Gemini](#) on 7.14.2025

- **Key Defendant & Mechanism:** A central defendant in these lawsuits is **Datacomp Appraisal Systems, Inc.**, which is accused of providing competitively sensitive, non-public market data (through its JLT Market Reports) that allowed these community owners to coordinate price increases. Equity LifeStyle Properties (ELS), a major MHI member, acquired Datacomp in 2021.
- **Defendants:** Numerous prominent manufactured home community owners are named as defendants, including:
 - Equity LifeStyle Properties (ELS)

- Sun Communities, Inc. (SUI)
 - Hometown America Management, L.L.C.
 - RHP Properties, Inc.
 - YES! Communities
 - Inspire Communities
 - Kingsley Management
 - Cal-Am Properties
 - Lakeshore Communities, Inc.
 - Murex Properties
- **Case Status:** These are **class-action lawsuits** filed on behalf of manufactured home residents nationwide. Several such cases have been filed and are in the process of **consolidation** into a single multi-district litigation (MDL) in the United States District Court for the Northern District of Illinois.
 - One of the key cases is **Carla Hajek and Gregory Hammerlund v. Datacomp Appraisal Systems Inc., et al. (Case No. 23-cv-06715 N.D. Ill.)**. DiCello Levitt LLP and Hausfeld LLP have been appointed Interim Co-Lead Class Counsel.
 - **Alleged Impact:** Plaintiffs claim that residents, often low to moderate-income individuals, including seniors, veterans, and people with disabilities, have suffered substantial financial losses due to these alleged price-fixing schemes, with lot rents increasing at rates significantly higher than inflation (e.g., 9.1% per year between 2019 and 2021).
 - **Relief Sought:** The lawsuits seek treble damages for affected residents and injunctive relief to prevent future alleged anticompetitive practices.

MHProNews notes that the screen capture documenting Gemini's response above is provided below.

Gemini

2.5 Flash ▾



- ◆ There's significant ongoing legal action regarding antitrust concerns in the manufactured housing land lease community sector, often with links to major industry players and, by extension, the Manufactured Housing Institute (MHI) or its members. ⓘ

Here's a breakdown of the latest information and key aspects:

1. The Core Antitrust Lawsuits: Price-Fixing Allegations

- **Central Claim:** The primary antitrust lawsuits allege that several large manufactured home community management companies, many of which are members of MHI, conspired to fix, raise, and systematically inflate manufactured home lot rental prices.
- **Key Defendant & Mechanism:** A central defendant in these lawsuits is **Datacomp Appraisal Systems, Inc.**, which is accused of providing competitively sensitive, non-public market data (through its JLT Market Reports) that allowed these community owners to coordinate price increases. Equity LifeStyle Properties (ELS), a major MHI member, acquired Datacomp in 2021. ⓘ ⓘ
- **Defendants:** Numerous prominent manufactured home community owners are named as defendants, including:
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 - Sun Communities, Inc. (SUI)
 - Hometown America Management, L.L.C.
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2. Broader Context and Related Concerns:

- **Consolidation of Ownership:** The lawsuits highlight a trend of large corporate owners acquiring manufactured home communities, leading to increased consolidation in the sector. Critics (including some within the industry, like the Manufactured Housing Association for Regulatory Reform - MHARR) argue that this consolidation, combined with alleged anticompetitive practices, limits competition and harms residents. ⓘ
- **MHI's Stance:** While MHI itself may not be directly named as a defendant in all these specific antitrust cases, many of its prominent members are. MHI's public statements often focus on defending the land-lease community model and advocating against legislation (like rent control) that they argue would harm community operations. However, some critics suggest MHI's actions, and those of its members, contribute to conditions that lead to higher rents and reduced affordability. ⓘ
- **Comparison to Real Estate Antitrust:** There are parallels drawn to broader antitrust issues in the real estate industry, such as the Department of Justice's ongoing litigation against the National Association of Realtors (NAR) and recent lawsuits concerning algorithmic rent-fixing by property management software companies (like RealPage) in multi-family housing. These cases suggest a growing focus by antitrust enforcers and private plaintiffs on alleged price manipulation in the housing sector.
- **Legislative Efforts:** Alongside the lawsuits, there's legislative activity aimed at protecting manufactured home residents. For example, the "Manufactured Housing Tenant's Bill of Rights" has been introduced in Congress to provide enhanced protections against predatory practices, including rent hikes and evictions, for residents in federally financed communities. ⓘ ⓘ

3. Latest Developments (as of mid-2025):

- **Consolidation of Cases:** The various class-action lawsuits concerning manufactured home lot rents are being consolidated for more efficient litigation. ⓘ
- **Continued Litigation:** The defendants in these cases are actively fighting the allegations.
- **MHI Advocacy:** MHI continues to be highly active in state legislatures, opposing measures like rent control and other regulations that they argue would negatively impact community owners. ⓘ
- **Federal Oversight:** There's an ongoing federal focus on manufactured housing, including debates around energy efficiency standards (where MHI and TMHA have sued the DOE, leading to pauses in compliance dates) and discussions about enforcing the Manufactured Housing Improvement Act of 2000's "enhanced preemption" to facilitate more manufactured home placements. ⓘ

In essence, the antitrust landscape for land lease communities linked to MHI-member companies is active, complex, and centers on allegations of price-fixing through information exchange, impacting the affordability of manufactured home living for many residents.

🔗 Sources

[caption id="attachment_176967" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/shortages-shortages-smorgasbord-of-housing-employees-energy-supplies-and-truckers-signs-pushback-growing-in-canada-u-s-european-nations-analysis-plus-manufactured-home-market-updates/>[/caption]

Research That Connects the Dots

Independent Investigators

- **Maris Jensen (Univ. of Iowa):** Showed how **floorplan financing** and vertical integration distort competition and reduce output
- **Samuel Strommen (Knudson Law):** Alleged **felony antitrust violations** and **material misrepresentation** by MHI and its dominant members
- **James Schmitz Jr. (Federal Reserve) and colleagues:** Documented how **monopolies sabotage markets**, including **manufactured housing - which harms lower incomes the most**

“Monopolies sabotage and destroy markets. They typically destroy substitutes for their products, often those that would be purchased by low-income households.”

— James A. Schmitz Jr., Minneapolis Fed

The Manufactured Housing Institute (MHI): Posturing vs. Performance

- MHI **publicly supports enforcement**, but its **board includes executives** who openly admit barriers are part of their ****“moat” strategy**”
- MHI has **cooperated with conventional housing competitors**, despite claiming to represent manufactured housing interests
- **Billionaires with stakes in manufactured housing also own conventional housing assets**, creating a conflict of interest that may explain the throttling of manufactured home production

“We like the oligopoly nature of the business.”

— [Sam Zell, ELS Chairman during an earnings call](#). MHPProNews note: oligopoly style monopolization can be an antitrust violation. See [Strommen](#).

[caption id="attachment_156490" align="aligncenter" width="582"]

“If you like having a monopoly, holding all the cards, knowing the tenants won’t move their homes out, never worrying about someone building a new property near you and taking one of the tenant’s biggest assets if they default, then you’re going to love mobile home parks.”

- Frank Rolfe

Frank Rolfe
mobilehomeuniversity

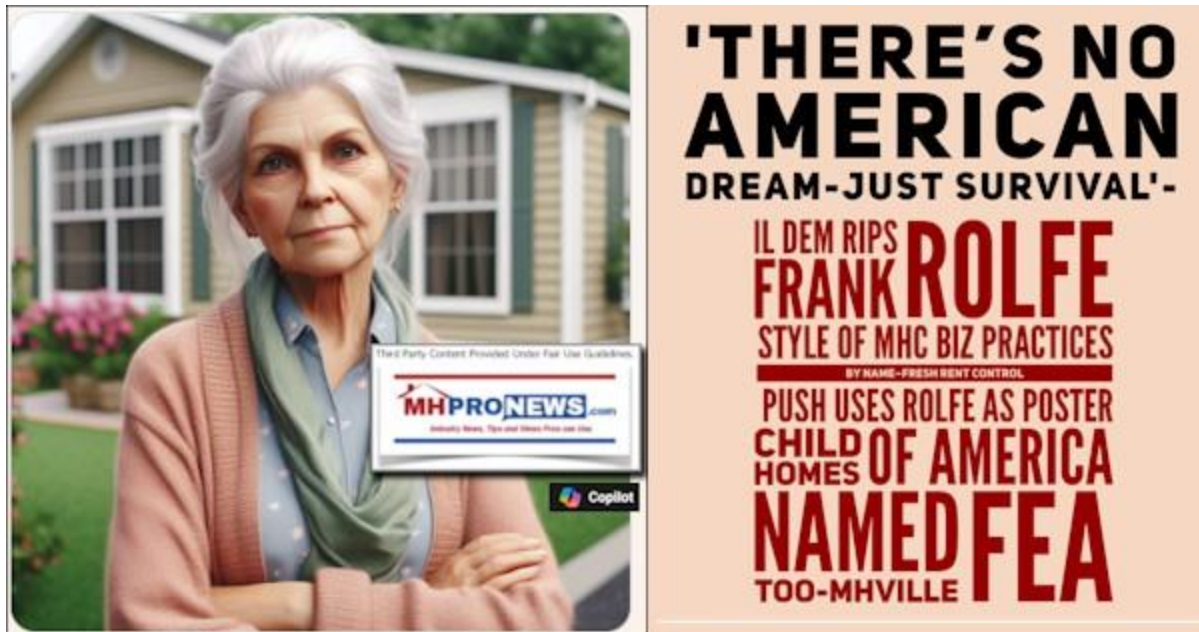
MHU

IMPACT
COMMUNITIES

Third Party Images Are Provided Under Fair Use Guidelines.

MHPRONEWS.com
Industry News, Tips and Views You can Use

You don't get more in your face than this statement by MHI member Frank Rolfe. The firm he and his partner operate have several ties to Berkshire Hathaway brands. [caption][caption id="attachment_212317" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/theres-no-american-dream-just-survival-il-dem-rips-frank-rolfe-style-of-mhc-biz-practices-by-name-fresh-rent-control-push-uses-rolfe-as-poster-child-homes-of-america-named-too-mh/> [/caption]

Trade Media Echo Chamber

- **Equity LifeStyle Properties (ELS)** owns **Datacomp**, **MHVillage**, and **MHInsider**
- [ManufacturedHomes.com](https://www.ManufacturedHomes.com) and blogger [George Allen](#) are MHI 'award winners' or honorees. These platforms often **amplify MHI talking points**, often with little or no critical analysis. Note ManufacturedHomes.com hired ex-Clayton Homes Chris Nicely and ex-MHI attorney Rick Robison.
- Such trade publications or state associations **linked to MHI** operate in an **echo chamber fashion**, failing to challenge consolidation or regulatory failures

Historic Production Collapses


- **Early 1970s:** Mobile home production collapsed when HUD Code was implemented in 1976
- **Early 2000s:** Manufactured housing production collapsed again after the passage of the **2000 Reform Law**, which was **not enforced**
- These declines occurred **despite laws intended to protect and expand the industry**

✂ What States and Officials Can Do—Now

- **States don't need to wait for HUD:** They can enforce antitrust, RICO, and zoning laws independently
- **Investigate MHI and its affiliates** for potential market manipulation and SEC materiality violations
- **Support MHARR's call** to enforce enhanced preemption and DTS provisions
- **Protect residents and small businesses** from predatory consolidators and rent-gouging practices

📢 Final Thoughts

[caption id="attachment_139762" align="aligncenter" width="606"]



HUD Secretary Ben Carson, M.D.
Credits: HUD/Flickr.


"Our nation's shortage of affordable housing is ultimately an issue of supply and demand. With millions of people in need, high demand is already guaranteed. That's why HUD has focused our strategy on increasing supply – namely, by promoting initiatives, programs, techniques, and technologies that produce more affordable homes.

Since the key constraint on supply is the cost of new construction and development, the solution to the problem is to change the cost side of the equation.

Manufactured housing has emerged out of the limestone and stepped into the limelight, to address precisely this need.

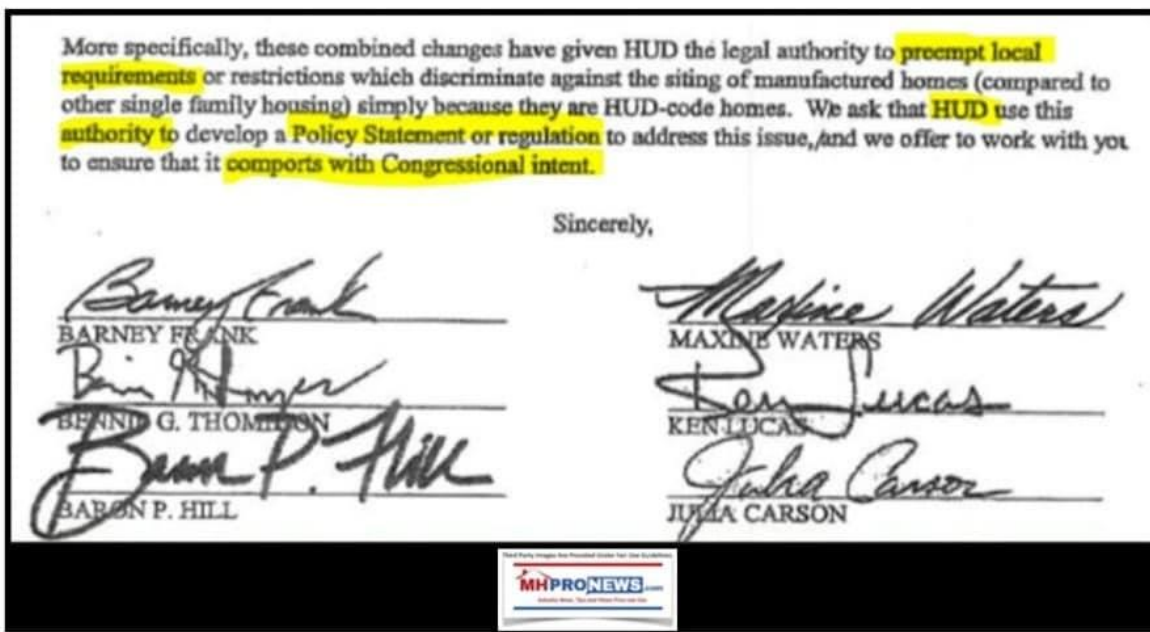
According to MHI reports, the average cost per square foot of a manufactured home is nearly half that of a site-built home – \$49 [dollars] per square foot, as opposed to \$107 [dollars]. These dramatic cost savings in construction enable responsible citizens to secure housing that may be considerably less expensive than renting or purchasing a site-built home.

And yet, even at this lower price, manufactured homes appreciate in value at a rate similar to site-built homes, according to the Federal Housing Finance Agency Housing Price Index. Sustainable homeownership is the number one builder of financial capital for most American families. For example, the average net worth of a renter is \$5,000 [dollars], while the average net worth of a homeowner is \$200,000 [dollars]. That's an extraordinary 40-fold difference. But with comparable home appreciation rates to site-built homes, manufactured homes exhibit their own extraordinary potential to be a wealth creation tool for ordinary, everyday American families."



See the last paragraph above that starts with the statement that manufactured homes

appreciate in value at a rate similar to site-built home, according to the Federal Housing Finance Agency. Then HUD Secretary Ben Carson, M.D., quote is from the official comments as prepared, per the HUD website, on May 7, 2019. So, keep in mind that those costs per square foot for conventional housing and manufactured homes have risen since then. But the savings rate is about the same. [/caption][caption id="attachment_186505" align="aligncenter" width="593"]



See

the report linked here for the full letter.

<https://www.manufacturedhomelivingnews.com/coming-epic-affordable-housing-finance-clash-chair-maxine-waters-vs-warren-buffett-clayton-homes-historic-challenges-ahead/>

Note: depending on your browser or device, many images in this report can be clicked to

expand. or example, in some browsers/devices you click the image and select 'open in a new window.' After clicking that selection, you click the image in the open window to expand the image to a larger size. To return to this page, use your back key, escape or follow the prompts. [/caption]

Manufactured housing isn't just a policy issue—it's a human issue. The facts are clear. The laws exist. The time to act is now.

--- MHPProNews notes that the cut and paste from Copilot into the publishing software used by MHPProNews doesn't apparently support Copilot's footnotes. Thus, the footnotes below are edited in manually to make for a complete and accurate record for readers and researchers. The footnotes that follow were all suggested by Copilot. Which each is significant, the third one from the FHFA website may be of particular interest for its focused-hot linked quotes and facts. Note too that MHPProNews edited in several items above, but those will be fact-checked by Copilot further below in Part II. ---

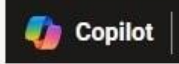
- 1) <https://www.manufacturedhomepronews.com/50th-anniversary-of-enactment-of-hud-code-for-manufactured-housing-the-shroud-w-more-news-through-the-lens-of-manufactured-homes-and-factory-built-housing-plus-sunday-weekly-headlines-review/>
- 2) <https://www.einpresswire.com/article/560454390/causes-possible-cures-affordable-housing-crisis-monopolistic-moat-sabotaging-monopolies-manufactured-home-controversies>
- 3) https://www.fhfa.gov/document/ehgs_anpr_listening_session-tony_kovach_statement?form=MG0AV3&form=MG0AV3
- 4) <https://www.manufacturedhousing.org/news/hud-manufactured-housing-construction-and-safety-standards/>
- 5) <https://www.hud.gov/sites/dfiles/PA/documents/The-Evolution-of-the-HUD-Code.pdf>
- 6) <https://cishomeloans.com/blog/the-hud-code-of-1976-and-the-shift-from-mobile-to-manufactured-homes/>
- 7) <https://www.tampafp.com/monopolies-sabotage-and-destroy-markets-successfully-sabotaged-u-s-factory-production-of-homes-prof-james-schmitz/>
- 8) <https://patch.com/florida/lakeland/antitrust-affordable-housing-manufactured-home-paradox-what-big-organized-moneys>

- 9) <https://www.manufacturedhomepronews.com/manufactured-home-industry-insider-trading-updates-manufactured-housing-institute-mhi-vertically-integrated-producers-and-manufactured-home-community-operators-mhville-facts-evidence-analysis/>
- 10) <https://www.manufacturedhomepronews.com/sabotaging-monopolies-minneapolis-fed-researchers-charge-hud-collusion-w-builders-to-sabotage-manufactured-housing-independents-created-u-s-housing-crisis/>
- 11) <https://www.manufacturedhomepronews.com/masthead/warren-buffett-sam-zell-and-legendary-quotes-from-manufactured-housing-leaders/>
- 12) <https://www.marketscreener.com/quote/stock/EQUITY-LIFESTYLE-PROPERTI-12442/news/Equity-LifeStyle-Properties-Inc-NYSE-ELS-acquired-MHVillage-Inc-37689751/>
- 13) <https://www.manufacturedhomepronews.com/did-the-late-sam-zell-overpay-fresh-equity-lifestyle-properties-els-manufactured-housing-institute-new-document-insights-the-truth-hiding-in-plain-sight-plus-mhville-stocks-reits-updat/>

--- MHPProNews notes that the screen capture documenting the accuracy of the above is as posted below. ---

Part II

1) The featured image above was generated by Copilot via this request.



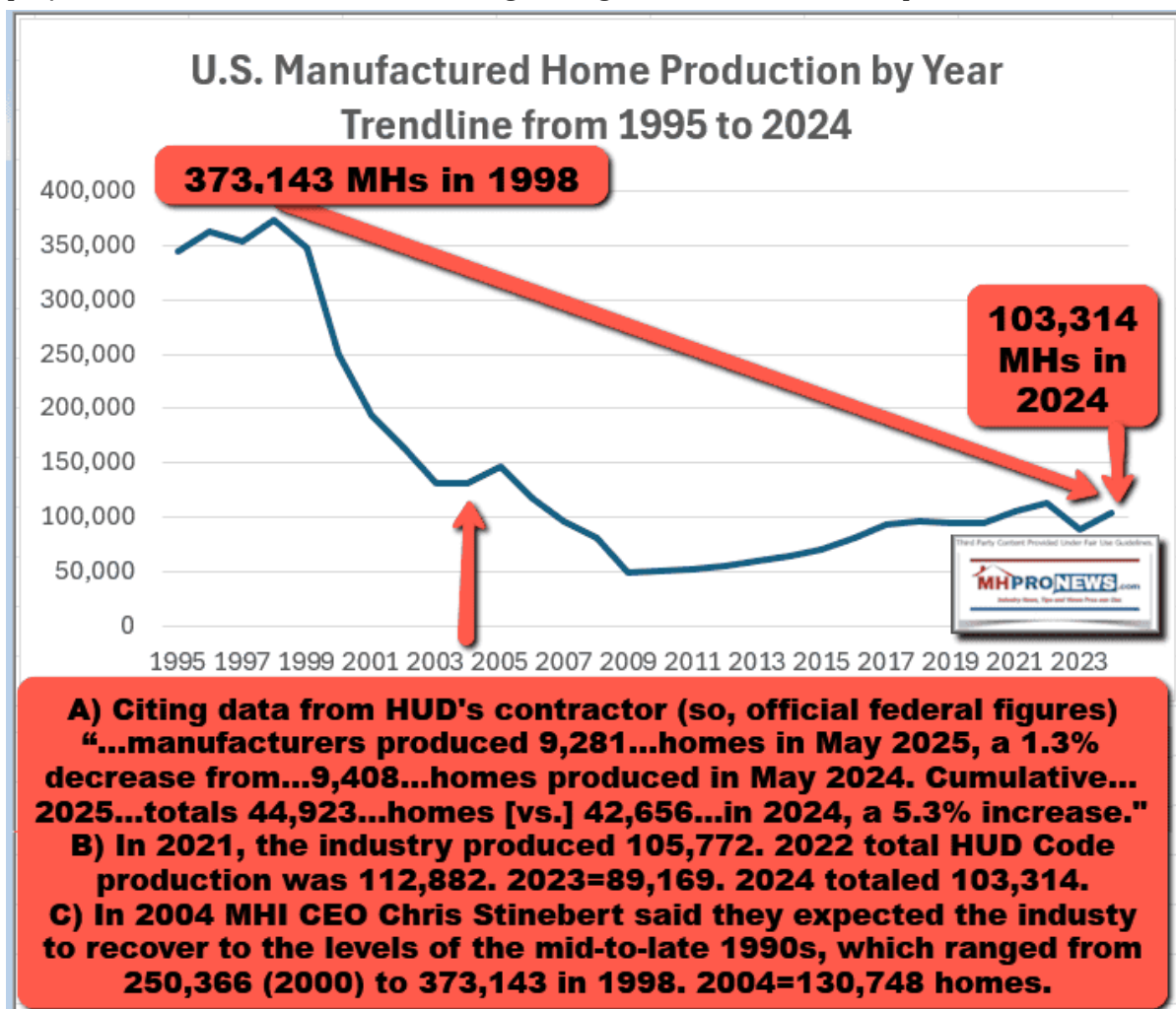
I'm using a tweaked version of this in a post today. Create a featured image that illustrates the following. Nice looking manufactured homes, an image that looks like pieces of a jigsaw puzzle, and a key that helps unlock the door to understanding the affordable housing crisis and manufactured housing's role in solving it.

Your image is coming together now—featuring inviting manufactured homes, puzzle pieces that hint at complexity, and a key that symbolizes unlocking the solution to the housing crisis. Hope it fits seamlessly with your post.



👍 🗑 📄 | ✎ Create new page

[caption id="attachment_216992" align="aligncenter" width="601"]



<https://www.manufacturedhomepronews.com/caution-flag-mharr-says-manufactured-housing-production-falls-slightly-in-may-2025-but-over-half-of-top-10-shipment-states-lag-2024-mhis-statement-sunday-weekly-mhville-h/> MHPProNews Note: depending on your browser or device, many images in this report and others on MHPProNews can be clicked to expand. Click the image and follow the prompts. For example, in some browsers/devices you click the image and select 'open in a new window.' After clicking that selection you click the image in the open window to expand the image to a larger size. To return to this page, use your back key, escape or follow the prompts. [caption]

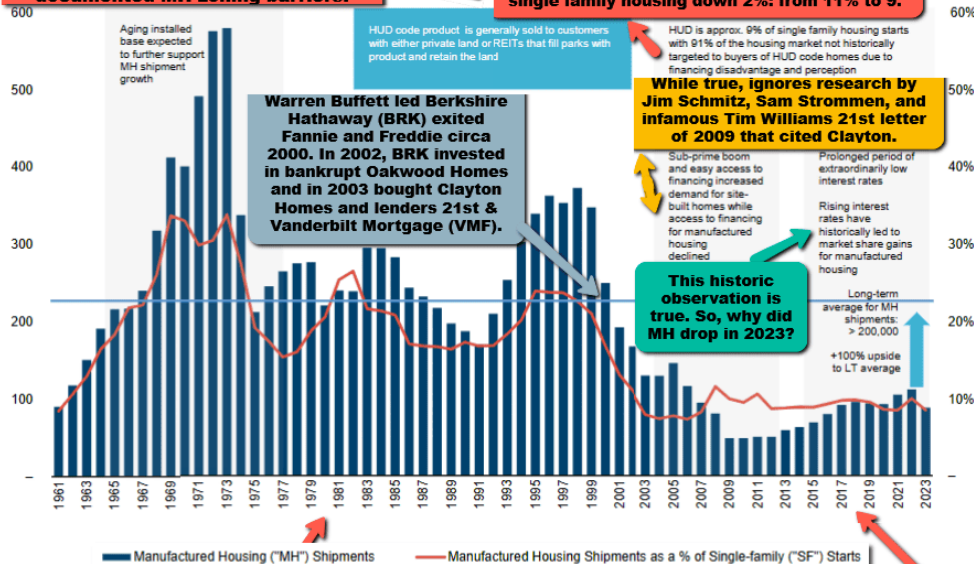
id="attachment_209244" align="aligncenter" width="613"]

HUD Industry Overview

The Manufactured Housing Industry (HUD Product) has Significant Upside as Financing Returns

While true, this remark ignores well documented MH zoning barriers.

Based on May 2023 SKY IR pitch, MH share of single family housing down 2%: from 11% to 9.



Source: (1) U.S. Census Bureau

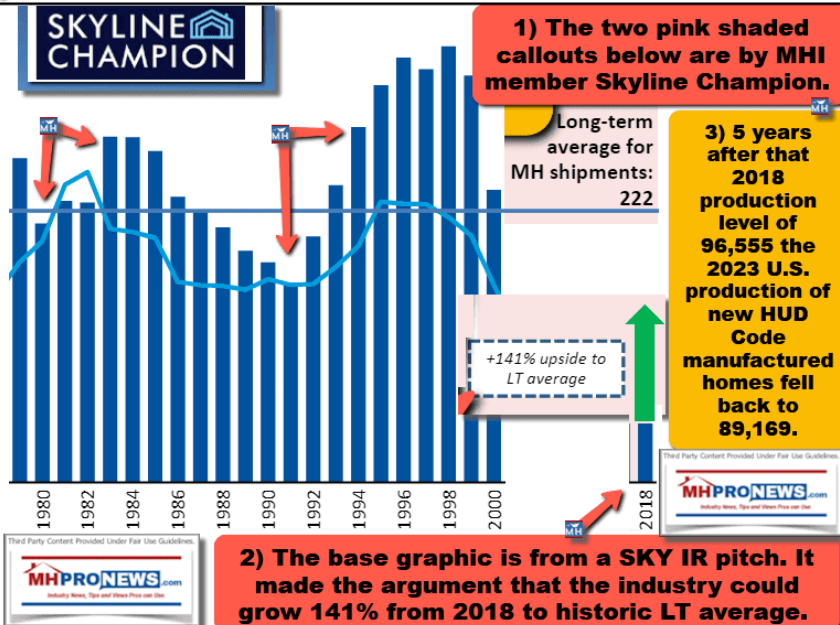
Per fellow MHI member Cavco Industries (CVCO) 12.2023 IR pitch deck:
"188K Average annual home shipments since HUD Code adoption in [6.15] 1976"



The lack of reference by SKY to the Manufactured Housing Improvement Act (a.k.a.: MHIA, 2000 Reform Law, 2000 Reform Act) raises concerns about Champion's corporate and similarly MHI's fiduciary responsibilities due to apparently missing material facts.

Champion reportedly has over '\$500 million in free cash.' They have multiple idled plants. They claim they want to grow organically and via acquisitions.

Why aren't they using their legal and financial resources to sue to get the 2000 Reform Law enforced? Especially post Loper Bright decision, the odds for success and increased opportunities for sales are per MHARR better.



ADU production in CA soared after statewide preemption kicked in. Similarly, if federal preemption under the 2000 Reform Law were enforced by HUD routinely manufactured housing production could soar nationally. That would ease affordable housing crisis. Enforcement could save tax dollars over time.

MHProNews Note: depending on your browser or device, many images in this report can be clicked to expand. For example, in some browsers/devices you click the image and select 'open in a new window.' After clicking that selection, you click the image in the open window to expand the image to a larger size. To return to this page, use your back key, escape or follow the prompts. [/caption][caption id="attachment_184964" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/warren-buffetts-pledge-to-kevin-clayton-you-can-access-plenty-of-capital-for-projects-quotes-facts-video-transcript-and-implications-for-manufactured-housing/> [/caption][caption id="attachment_214526" align="aligncenter" width="600"]



<https://www.manufacturedhomelivingnews.com/consumer-alerts-gemini-on-are-warren-buffett-style-moats-harming-affordable-housing-seekers-and-some-community-residents-clayton-21st-champion-sky-cavco-cvco-mhi-linked-community-owners/>[/caption][caption id="attachment_214092" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/masthead/manufactured-housing-institute-email-ceo-lesli-gooch-via-linkedin-teresa-payne-joined-mhi-tip-paynes-policies-favored-largest-manufacturers-for-years-now-she-joined-mhi-co/> [/caption][caption id="attachment_203326" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/wacky-wednesday-lol-biden-then->

[gaslighting-2-0-as-manufactured-housing-institute-mhi-ceo-dr-lesli-gooch-named-2024-women-of-influence-by-wheeler-led-housingwire-why-plus-mhmarkets/](#)[caption]

2) Congress held hearings on why the Manufactured Housing Improvement Act of 2000 (a.k.a.: MHIA, MHIA 2000, 2000 Reform Act, 2000 Reform Law) wasn't being properly implemented. Testimony was developed that is the core of the articles linked below. Newcomers should be aware that MHI linked consolidators are known to use paltering and posturing in their remarks, per Copilot, Gemini, and other sources.

[caption id="attachment_198831" align="aligncenter" width="600"]



<https://www.manufacturedhomelivingnews.com/statements-to-congress-by-kevin-clayton-clayton-homes-for-manufactured-housing-institute-john-bostick-of-sunshine-homes-on-behalf-of-manufactured-housing-association-for-regulatory-reform/>[caption][caption id="attachment_199406" align="aligncenter" width="600"]



<https://www.manufacturedhomelivingnews.com/edward-hussey-to-be-clear-madam-chairwoman-there-is-nothing-wrong-with-the-2000-law-the-manufactured-housing-improvement-act-doesnt-need-to-be-amended-the-issue-is-implementation/>
 [/caption][caption id="attachment_212889" align="aligncenter" width="610"]



<https://manufacturedhousingassociationregulatoryreform.org/manufactured-housing-association-for-regulatory-reform-mharr-leaders-call-on-hud-secretary-to-address-and-remedy-federal-manufactured-housing-program-mismanagement/>
 [/caption][caption id="attachment_217053" align="aligncenter" width="613"]

AFFORDABLE HOUSING CRISIS AND HUD CODE MANUFACTURED HOUSING

MHARR VS. MHI POSITIONS

MHARR	MHI
ENFORCE ENHANCED FEDERAL PREEMPTION	SUPPORT HSFA, AVOID DIRECT CONFRONTATION WITH LOCAL ZONING
DEMAND GSE SUPPORT FOR PERSONAL PROPERTY LOANS	PROMOTE CROSSMOD AND REAL ESTATE-TITLED HOMES
TOTAL REPEAL DOE ENERGY	INITIALLY SUPPORTED, LATER OPPOSED UNDER PRESSURE
SUPPORT INDEPENDENT PRODUCERS AND NEW COMMUNITIES	LINKED TO CONSOLIDATORS FACING ANTITRUST SCRUTINY

LACK OF AFFORDABLE HOUSING IMPACTs

**OVER 75% OF HOMES
ARE 100 EXPENSIVE
FOR MIDDLE-INCOME
BUYERS**

(Business Insider)

**MORE THAN
770,000
EXPERIENCED
HOMELESSNESS
IN 2024**

**HOUSING
SHORTAGES COST
THE U.S. ECONOMY
\$2 TRILLION
ANNUALLY**

MANUFACTURED HOMES OFFER A PATH TO HOMEOWNERSHIP

**LIMITS ON ACCESS NEAR WHERE NEEDED HURT LOWER-
INCOME AMERICANS MOST**

**RENT HIKES AND CONSOLIDATION PRESSURE
MANUFACTURED HOME COMMUNITIES RESIDENTS
THAT LIVE IN PROPERTIES OPERATED BY
PREDATORY FIRMS THAT ARE OFTEN MHI MEMBERS**



MHProNews notes there is a typo by Copilot on Zoning (using a 2 vs. a Z). MHProNews Note: depending on your browser or device, many images in this report and others on MHProNews can be clicked to expand. Click the image and follow the prompts. For example, in some browsers/devices you click the image and select 'open in a new window.' After clicking that selection you click the image in the open window to expand the image to a larger size. To return to this page, use your back key, escape or follow the prompts.

[/caption]

TERMINOLOGY 101: DECODE MHVille's CRISIS

PALTER

Misleads using technically true statements.

POSTURE

Pretend to advocate while falling to act.

PROJECTING

Accuse others of what you're doing.

ILLUSORY TRUTH EFFECT

Repetition makes falsehoods seem true.

OPTICS

Surface-level appearance used to mislead.

THROTTLING PRODUCTION = CONSOLIDATION

Restricting supply boosts market control.

MOAT

Strategic barrier

=

Strategic barrier to competition

PROJECTING

Accuse others of what you're doing.

REGULATORY CAPTURE

Agencies serve industry interests over public.

IRON TRIANGLE

Alliance of industry, regulators, and lawmakers.

NONPROFIT-CAPTURE

Nonprofits serve funders, not mission

HISTORICAL CONTRAST | MHMA VS. MHI

Hands-on community development aiding over 200 000 home sites

Photo ops. videos. rarely enforces laws like MHIA 2000

PRODUCTION COULD EXPAND VIA:

- MHIA 2000 Enhanced Preemption
- DTS (Duty to Serve) Support for Chattel Loans
- Information Campaign (e.g., GoRVing)

MHProNews



[caption id="attachment_217196" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/mobile-and-manufactured-home-residents-and-staff-in-predatory-mhc-managed-properties-can-cah-in-with-whistleblower-tip-hell-of-a-job-plus-sunday-weekly-mhville-headlines-in-review/>

[caption id="attachment_216346" align="aligncenter" width="612"]

ENFORCE THE LAWS



**MHIA
(2000)**



**DTS
(2008)**



ANTITRUST

Duty to Serve, manufactured housing, other federally supported financing options

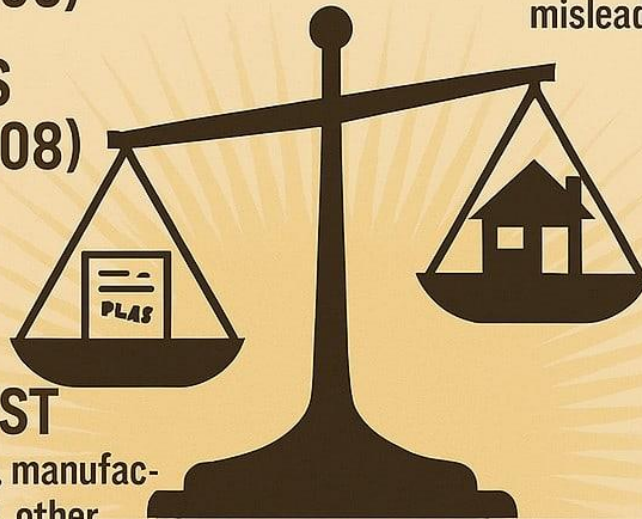
SECURITIES

SEC rules to prevent misleading investors



RICO

Criminal penalties for fraud and collusion



A) The MHIA is short for the Manufactured Housing Improvement Act of 2000 (a.k.a.: 2000 Reform Law, 2000 Reform Act). B) DTS-Duty to Serve manufactured housing was part of HERA 2008. C) Antitrust laws include Sherman and Clayton Acts.



HOBBS ACT

Criminal penalties for extortion or threats



MHPProNews Note: depending on your browser or device, many images in this report and others on MHPProNews can be clicked to expand. Click the image and follow the prompts. For example, in some browsers/devices you click the image and select 'open in a new window.' After clicking that selection you click the image in the open window to expand the image to a larger size. To return to this page, use your back key, escape or follow the prompts. [/caption]

3) It should be made clear that not all MHI members are accused of predatory practices. But several higher profile members are, and their [board of directors](#) is routinely made up of firms that have been accused in the past decade of significant violations of various laws.

While Frank Rolfe is arguably wrong to call the Landy's proposal "asinine" and he and his partner Dave Reynolds are routinely accused of predatory practices, he nevertheless has a point that there is a lack of will in the U.S. to actually solve the affordable housing crisis. The Landy's proposal is unique because it is so different than many of their fellow MHI members' vision. It ought to be normative thinking, but sadly, isn't. Note too there are thousands of smaller mom and pop operators that have long been the core of the manufactured housing industry's land-lease communities' sector that would never dream of being predatory with respect to their residents.

[caption id="attachment_198949" align="aligncenter" width="600"]

UMH Properties FQ4 2023 Earnings Call Transcript-

SAM LANDY EXPANSIONS GREENFIELD DEVELOPMENT SIGNIFICANTLY OUTPERFORM STABILIZED PROPERTIES

EUGENE LANDY - BUILD 100,000 NEW COMMUNITIES

MH PRO NEWS
Designer Powered by DALL-E 3
plus MHMarkets

Eugene & Sam Landy
UMHI Properties

<https://www.manufacturedhomepronews.com/umh-properties-fq4-2023-earnings-call-transcript-sam-landy-expansions-greenfield-development-significantly-outperform-stabilized-properties-eugene-landy-build-100000-communities-plus-mhm/>

[/caption][caption id="attachment_211663" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/frank-rolfe-brags-evidence-that-the-mobile-home-park-moat-cannot-be-breached-when-a-bad-reputation-is-a-good-thing-fairy-tale/> [caption][caption id="attachment_212164" align="aligncenter" width="604"]



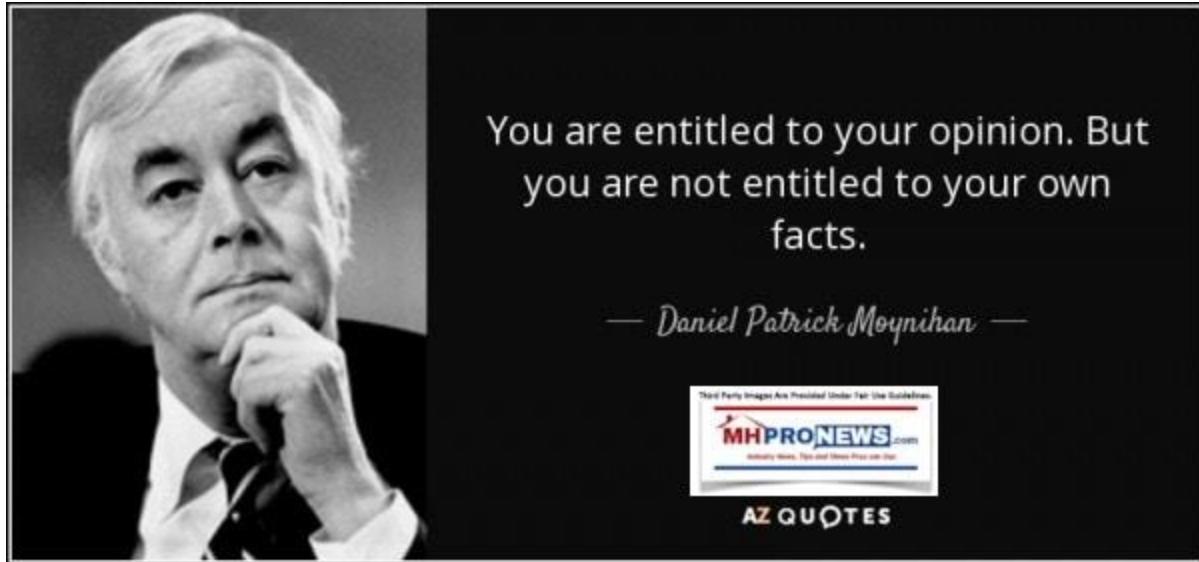
<https://patch.com/florida/lakeland/lakeland-study-test-frank-rolfe-claim-mobile-homes-lower-prop-values> [caption][caption id="attachment_199093" align="aligncenter" width="600"]



<https://www.manufacturedhomeproneews.com/i-blame-mhi-sales-could-be-much-better-mhi-insider-finger-points-essential-for-hud-to-use-mhia-authority-affordable-housing-crisis-should-yield-manufactured-housing-in-reports-plus-mhmarke/> **and** <https://www.manufacturedhomeproneews.com/gross-incestuous-symbiosis-bloodbath-claims-denial-by-manufactured-housing-institute-mhi-firms-frank-rolfe-andrew-keel-passive-investing-subculture-interview-rent-control-hit-mhi/>



<https://www.manufacturedhomepronews.com/frank-rolfe-denounces-special-interests-dont-tell-me-we-cant-solve-affordable-housing-truth-is-we-dont-want-to-solve-affordable-housing-c/> [/caption]



4) Copilot was asked to edit the draft version of this article, from the headline through Part II, #3, for accuracy in quotes, facts, sources, and sound analysis.