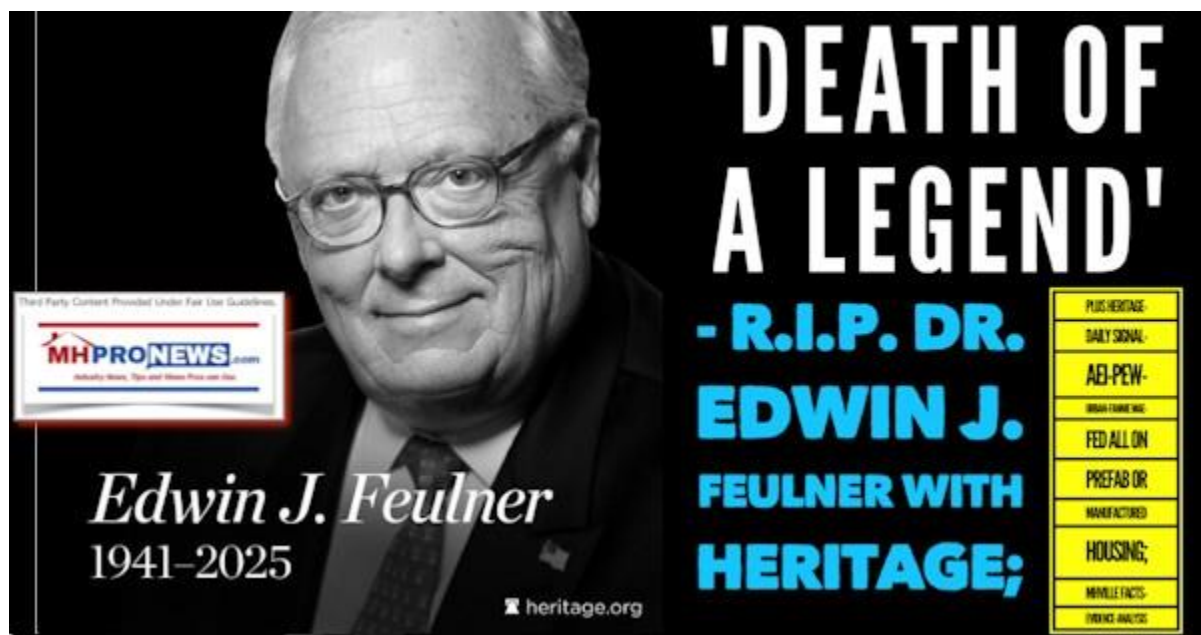


Draft for AI fact check purposes of pending report on MHPProNews.

'Death of a Legend' - R.I.P. Dr. Edwin J. Feulner with Heritage; plus Heritage-Daily Signal-AEI-Pew-Urban-Fannie Mae-Fed all on Prefab or Manufactured Housing; MHVille Facts-Evidence-Analysis



Ten of millions of consumers are thirsting for affordable housing and the ethical side of the manufactured housing industry clearly need allies of all kinds. [Researchers](#) for the U.S. Department of Housing and Urban Development (HUD) have [repeatedly admitted on their own website that for 50 years, federal policy and politicians have failed to address the known causes and cures of the affordable housing crisis](#). With that in mind, those who are pragmatic problem-solvers, of whatever background or beliefs, ought to fit within the 'big tent' 'addition vs. subtraction' thinking of the late Heritage Foundation founder, longest serving president, and trustee, Edwin J. "Ed" Feulner, Ph.D., who will be significant part of the focus of this MHVille facts-evidence-[analysis](#) (FEA) report. Danny Ghorbani, prior Manufactured Housing Institute (MHI) vice president and the founding president and senior advisor to Mark Weiss, J.D. the current president and CEO of the Manufactured Housing Association for Regulatory Reform (MHARR) has repeatedly said to *MHPProNews* in various

discussions that 'Democrats and Republicans alike love manufactured housing.' That too is big tent thinking. The passing of Heritage's Edwin Feulner, who for decades led what became a major force in conservative politics and clearly has influence in the Trump era, ought to be keenly examined as part of that big tent and ethically grounded thinking of Feulner and Ghorbani. Because there are mathematical and [evidence-based argument](#) to be made that without millions of more free markets produced and [unsubsidized](#) HUD Code manufactured homes, there will be no solution to the affordable housing crisis, Heritage should care about this issue that impacts the single largest private segment of the U.S. economy, which is [housing and utilities](#). The [National Association of Home Builders](#) (NAHB) has [repeatedly said](#) they [can't build a conventional house that most first-time home buyers can afford](#). Since conventional builders can't close the gap, and performance based federal standards provide assurances on durability, energy savings, safety, and have proven to appreciate per [Lending Tree](#) and the [Federal Housing Finance Agency](#) (FHFA) research, what more should a leading constitutional, free markets, solution-oriented think tank need to embrace manufactured housing as part of the solution rather than as part of the problem in the U.S. housing crisis?

Curiously, Heritage has not had much to say over the years about manufactured housing. That too will be unpacked in this facts-evidence-[analysis](#) (FEA) report. But first, let's look at the organization and its founder, the late Ed Feulner, Ph.D.

Heritage has been described by *Influence Watch* as follows.

[Heritage Foundation](#)

The Heritage Foundation is a right-of-center policy think tank founded in 1973 that researches and recommends policies such as free markets, limited government, a strong national defense, and courts that adhere to the original meaning of the U.S. Constitution.

Influence Watch also has this.

[Heritage Action for America](#)

For more information, please see: Heritage Foundation Heritage Action for America (Heritage Action) is the Heritage Foundation's advocacy arm. The Heritage Foundation is a right-of-center policy think tank that researches and recommends policies such as free markets, limited government, a strong national defense, and courts that adhere to

More specifically, from the first link above by Influence Watch, is the following.

Many of Heritage's most significant policy recommendations have been adopted, notably by the [Reagan Administration](#),³ the [Clinton administration](#),^{4 5 6} and the [Trump administration](#).⁷ [Heritage Action for America](#), the Heritage Foundation's lobbying and electoral arm, was created in 2010 and provides both grassroots influence and professional lobbying to advance the implementation of the Heritage Foundation's policy recommendations.^{8 9}

Heritage policies and personnel were particularly influential during the Reagan and Trump administrations. A report in [The Atlantic](#) estimated that President Ronald Reagan implemented at least 60 percent of Heritage's recommendations; the late *National Review* founder William F. Buckley, Jr., joked that this meant "Mr. Reagan's tenure was 60 percent successful."^{10 3} As a candidate, Donald Trump pledged that he would consult Heritage for a list of potential U.S. Supreme Court nominees, and a Heritage staffer was subsequently credited by *Politico* as "the man who picked" future Supreme Court Justice [Neil Gorsuch](#).^{11 7} At least 66 former Heritage employees landed positions within the Trump administration, and at least two senior Heritage officials (including founder and former president Ed Feulner) played influential roles on the Trump transition team.^{12 13 12} Heritage recommendations were used to create two of the Trump administration's most significant policy successes: the Tax Cuts and Jobs Act of 2017 and the U.S.-Mexico-Canada Agreement, an update of the North American Free Trade Agreement (NAFTA).^{14 7}

A major reform of welfare was adopted by Democratic President [Bill Clinton](#) with the cooperation of a Republican-controlled Congress in 1996.⁶ The welfare reform law implemented many longstanding and major Heritage policy recommendations, required most recipients to find employment, and by 2016 had reduced the number of Americans on cash assistance from 13 million to 3 million.^{6 15} Similarly, Heritage staffers have participated in events and advocated policy solutions in cooperation with center-left organizations such as the [National Urban League](#),¹⁶ the [Brookings Institution](#),¹⁷ and the [American Civil Liberties Union](#).¹⁸

MHPProNews has periodically shared insights from the [Daily Signal](#), which was launched by Heritage in 2014, and the [senior Heritage](#) economist, [E.J. Antoni](#). It could be journalistic malpractice to ignore the passing of Ed Feulner and blend those insights with the need for the manufactured housing industry's ethically and solution minded thinkers or doers to connect with Heritage as much as possible. More on that in Part VII.

With that tee up, **Parts I, II, and Part III** are from the Daily Signal, with Part III considered "related" by Heritage.

Part IV is the email from Ken Roberts that shared his thoughts on the passing of Feulner.

Part V will include flashback articles and remarks by Heritage as it relates to manufactured housing and "prefab" housing. It will include what [left](#)-leaning Google's artificial intelligence (AI) powered Gemini had to say about Heritage on the topic of manufactured housing, plus insights from the American Enterprise Institute (AEI), Pew, Urban Institute, Freddie Mac, and from a periodic multi-year series by economic research/writers who are often (but not always) tied to the Federal Reserve system, plus more.

Part VI will provide additional facts-evidence-[analysis](#) (FEA) and expert commentary.

Feulner said Heritage was envisaged as a *do tank*. Feulner liked to say "Onward!" Proper understanding, and proper thinking ought to inspire and lead better and more proper action.

There are an array of topics that Heritage and the Daily Signal have done important work and research on. MHPProNews, in our look at organizations and perspectives across the left-right divide, has periodically looked at what Heritage and the *Daily Signal* have provided. Dr. Feulner deserves to be honored and remembered for what he helped create.

At the same time, as this report will unpack, Heritage and the Daily Signal have a sizable void when it comes to the topic of manufactured housing. They've said some things on the topic, as well be revealed, but not a lot.

That's curious, given the fact that others across the left-center-right spectrum have said and done more on manufactured housing. That too will be explored in this article.

With that preface and plan of action, let's dive *onward* into this timely - and hopefully timeless - set of insights.

Part I From the [Daily Signal](#) to MHPProNews

News

Ed Feulner, Heritage Foundation Founder and Conservative Movement Giant, Dies

[Rob Bluey](#) | July 18, 2025



Ed Feulner, founder of The Heritage Foundation (Courtesy of Heritage)

[Edwin J. Feulner Jr.](#), founder of [The Heritage Foundation](#) and a longtime leader of the conservative movement, died Friday. He was 83 years old.

Heritage announced Feulner's death in a [statement](#) released by President [Kevin Roberts](#) and Board Chairman Barb Van Andel-Gaby. They praised Feulner as "more than a leader—he was a visionary, a builder, and a patriot of the highest order."

Feulner founded Heritage in 1973 and became its president four years later. Over the course of his 37-year tenure, he transformed the small Capitol Hill policy shop into a powerhouse of conservative ideas. During Feulner's presidency, The New York Times described Heritage as "the Parthenon of the conservative metropolis."

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Roberts and Van Andel-Gaby credited Feulner for "planting a flag for Truth in a town too often seduced by power."

"What started as a small outpost for conservative ideas became—under Ed's tireless leadership—the intellectual arsenal for the Reagan Revolution and the modern conservative movement," they added. "In the four decades that followed, Ed's foresight, discipline, and moral clarity made Heritage a battleship, unshaken by political winds and focused solely on fighting for the American people."

Born Aug. 12, 1941, in Chicago, Feulner discovered his conservative calling at a young age after reading Barry Goldwater's "[The Conscience of a Conservative](#)" and Russell Kirk's "[The Conservative Mind](#)." Those books shaped both his thinking and the trajectory of his life's work.

After graduating from Regis University with double majors in English and business, Feulner earned an MBA from the University of Pennsylvania's Wharton School of Business in 1964. He attended Georgetown University and the London School of Economics, eventually receiving a doctorate from the University of Edinburgh in 1981.

Feulner spent time at both the Center for Strategic Studies and Hoover Institution at Stanford University before heading to Capitol Hill in Washington. He served as a confidential assistant to Rep. Melvin Laird of Wisconsin, who later became defense secretary. He then worked as chief of staff to Rep. Phil Crane of Illinois and as executive director of the [Republican Study Committee](#).

What a tremendous sorrow for our [@Heritage](#) and [@Heritage_Action](#) family — truly a family, largely because of Dr. Ed Feulner's hard work, but also his humanity.

Of all the things I'm grateful for, counting a hero as a mentor and a friend is near the top. I will miss him terribly.... <https://t.co/340iw4TFRr>

— Kevin Roberts (@KevinRobertsTX) [July 19, 2025](#)

During his time working in Congress, Feulner saw a need for an innovative conservative policy organization in Washington, which led to the creation of Heritage in 1973. Working alongside Heritage leaders Phil Truluck and John von Kannon, the organization quickly made its mark—producing timely policy reports for lawmakers, then publishing the comprehensive "Mandate for Leadership," a transformative policy book that shaped President Ronald Reagan's administration in 1981 and beyond.

In 1989, Reagan recognized Feulner's contributions to the conservative movement by awarding him the Presidential Citizens Medal.

Throughout his career, Feulner championed "big-tent conservatism," using Heritage's influence to convene the conservative movement. One of his favorite sayings was "You win through multiplication and addition, not through division and subtraction."

Feulner's influence extended beyond Heritage through his work with numerous conservative organizations and leaders.

“Ed didn’t just transform think tankery—he revolutionized how ideas reach policymakers and change the world,” State Policy Network Board Chairman Lawson Bader said in a [statement](#). “His mentorship taught me that true leadership means building institutions that outlast you, developing people who surpass you, and maintaining unwavering principles while adapting methods to maximize impact.”

Several members of Congress, including past leaders of the Republican Study Committee, praised Feulner for his leadership.

“As the founder of [RSC] and longtime president of the Heritage Foundation, Ed Feulner was one of the architects who built the conservative movement in this country,” House Majority Leader [Steve Scalise](#), R-La., wrote on X. “I was fortunate enough to get to know Ed when I was RSC Chairman, and all of our Members benefitted from his wisdom and care for the organization. His legacy will have a lasting impact on our country, and my prayers are with his family as we all mourn his loss.”

God bless the extraordinary legacy of Ed Feulner, and his singular influence upon the conservative movement. Praying tonight for his family and all who mourn his loss. “Onward. Always.” <https://t.co/6Mz5rJGkSU>

— Speaker Mike Johnson (@SpeakerJohnson) [July 19, 2025](#)

Sen. [Mike Lee](#), R-Utah, added, “God bless Dr. Feulner’s family, as well as his vast Heritage family across the decades, and may this giant of the conservative movement rest in peace. In a time when freedom fighters in Washington were almost extinct, he laid a foundation upon which countless American victories stand today.”

Feulner authored nine books, including “[The American Spirit](#),” “[Getting America Right](#),” and “[Leadership for America](#).” He also served as publisher of Heritage’s Policy Review magazine and co-founder and chairman of the website Townhall.com.

Former colleagues, many of whom still populate the Heritage building on Massachusetts Avenue, often share his memorable “Feulnerisms,” such as “people are policy” and “In Washington, there are no permanent victories and no permanent defeats.”

[Bridgett Wagner](#), his longtime colleague who serves as executive director of Heritage’s Edwin J. Feulner Institute, called him “a giant” whose “wisdom, guidance, eternal optimism, and confidence in our cause inspired countless individuals, built enduring institutions, and shaped the conservative movement profoundly.”

Ed Feulner was a movement builder, a think tank entrepreneur, and an incredible mentor and friend to thousands over the course of his extraordinary life. He will be remembered as

a devoted husband and father, faithful Catholic, and selfless servant in the cause of freedom. <https://t.co/sUWYabU6RE>

— Bridgett Wagner (@bridgettwagner) [July 19, 2025](#)

After stepping down as president, Feulner continued serving on Heritage's Board of Trustees, offering what Roberts and Van Andel-Gaby described as "encouragement and sage advice in equal measure."

They said Heritage would honor Feulner's legacy "by carrying his mission forward with courage, integrity, and determination," remembering his favorite charge: "Onward. Always."

Feulner is survived by his wife, Linda, their children, and grandchildren.

Part II From the [Daily Signal](#) to MHProNews is the following

Commentary

'Onward!' My Boss Ed Feulner Built a Movement and Cared for People

[Derrick Morgan](#) | July 19, 2025



Heritage founder Ed Feulner with Derrick Morgan, Heritage's executive vice president. (Erin Granzow/The Heritage Foundation)

"Onward!" Along with a dozen other sayings, this was the signature of [Edwin J. Feulner](#), who passed away Friday.

There is not a week that goes by that I do not quote him. He was a [giant of the conservative movement](#), but I got to work with him day to day as his chief of staff while he was carefully stewarding and looking to hand over the institution he founded, [The Heritage Foundation](#). While he built institutions and our movement, his most lasting legacy for me is how he treated people.

First, the builder. Ed was an entrepreneur. Famously, he started Heritage with a business plan he pitched to Joe Coors, the beer magnate. It would be a think tank, but with an emphasis on “tank.”

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He often called it a “do” tank—he could enjoy a theoretical conversation as much as the next guy, but it had to get to impact. He didn’t stop at Heritage, of course. He started Townhall.com in the early days of the internet, and then laid the groundwork for The Daily Signal as a conservative outlet that today stands on its own as one of the fastest-growing news organizations on the right.

He also entrusted two of his former chiefs of staff, Mike Needham and Tim Chapman, with starting an affiliated 501(c)4 group, [Heritage Action for America](#). “If we can’t make them see the light, then we will make them feel the heat,” he said. While he didn’t relish the combat, he knew Heritage Action was needed and then he promptly picked two of Washington’s best young operatives to make it happen.

“People are policy”—and Ed had a knack for finding and promoting talent. One of today’s stars of the movement, [Bridgett Wagner](#), started as his research assistant before rising to vice president at Heritage and becoming one of the most critical connectors in the movement. Ed would often say “everyone in Washington works for Newt Gingrich or Bridgett Wagner.”

Ed had a way of personifying “adding and multiplying, not dividing and subtracting.” He hesitated to read anyone out of the conservative movement and looked for the positive in all corners of conservatism. But he tempered his good-natured conviviality with discernment, somehow avoiding getting too closely entangled with those who found scandal and controversy. He had zero tolerance for any bigotry on the basis of race or religion, and there was never a whiff of any of that at Heritage thanks to his zeal. His impeccable character ensured an upstart, nimble shop on Capitol Hill became the “beast” of all think tanks (in the words of the New York Times).

In its early years, Heritage focused on economics and foreign policy while the Free Congress Foundation took the social issues. Over time, Ed moved Heritage slowly and steadily, following the Kirkian “permanent things” pathway, toward defense of traditional marriage and life in the womb. By the time he handed over the reins to his successor, Heritage was firmly conservative in every way.

Ed Feulner paid attention to details. He used to refer to himself as the “highest paid proofreader in the building.” Whether it was copy to go to donors, a policy paper, or an op-ed, the men and women of Heritage cringed when they saw their copy marked with a red pen and “—EJF.” He especially took great care in communicating and caring for donors. “Donor intent” was a mantra. He personally reviewed seating charts (always an eye for protocol) and photographs. He is the reason that to this day Heritage has such top-notch events and retains a great reputation for class and elegance.

For someone at the top of the Washington beltway, he never used people as a means, always an end. That is probably because of his foundational Catholic faith. His generation did not talk about religion much, and Ed was not different in that way. But he lived out his faith through devoted attendance and quiet witness.

Heritage was very much a family enterprise, and it was important to Ed that spouses feel at home. Family always trumped everything for Ed.

In my early years at Heritage, when I was one of the younger members of senior management, my wife always felt self-conscious among such giants. But she would ask, “Will Ed and Linda be there?” and hearing they would be present put her at ease. Ed would always seek her out early in an evening to welcome her—he had a gift to know who needed reassurance like that. He would make everyone feel comfortable. Anytime someone would sheepishly ask for time off to care for family, he would suggest they be sure to take enough time. He must have insisted “family first!” a hundred times a year. He meant it.

He cared deeply for every employee of Heritage. Helping a long-time employee when her son got into trouble. Sending a note to another on his birthday. His generous gifts at Christmas to his immediate staff, several of whom—Kathy, Missy, and Kevin—worked for him for decades and remained always fiercely loyal.

To the broader team, he loved to hand out the Christmas cash bonus. I’m not sure if he came up with that idea or if it was his longtime partner in the enterprise, Phil Truluck. They had such a mind meld it was hard to know where one ended and the other began. Ed and I attended Phil’s funeral service together, and even though they were both retired when Phil passed, Ed felt like he lost his right arm. He loved Phil and Anne and the Truluck kids. He knew building Heritage was a team endeavor and Phil was his partner.

Ed would wax poetic about civil society, but he backed it up with time for many groups, especially the Boy Scouts. He would sign hundreds of letters congratulating those who made Eagle Scout. He was active in dozens of civil society groups.

While always private about his family, it was clear where his heart was. He adored his family. Sometimes we would chat about an update from his kids or some item about his beloved Linda. Of course, the grandkids could do no wrong! He was proud of his family, and he cared for Linda intensely. She was always first in his mind.

They say impact, like much else, compounds over time. I got to see the fruit of his many decades of work every day. He kept up with friends and co-conspirators over decades. He always made his friends a priority over the most powerful people in the country. He, of course, had an incredible rolodex and a packed schedule of meetings and events from coast to coast and beyond. In particular, he relished trips to Korea and Hong Kong, to connect with America's best friends and some of the most powerful defenders of freedom.

When all that is considered, I'll remember him best as a visionary leader and uniter, a great boss, a mentor, and above all, a family and civic-minded man and a friend.

Onward! Always.

Part III From the [Daily Signal](#) to MHPProNews

MHPProNews notes that the *Daily Signal* showed this as "related" to the above. That noted, from the [Daily Signal](#) to MHPProNews is the following.

News

Heritage President Says America's Second Revolution Must Aim at Cultural Flourishing

[Quinn Delamater](#) | July 18, 2025



Heritage President Kevin Roberts. (Tom Williams/Getty Images)

“We are in the second [American Revolution](#),” Heritage Foundation President Kevin Roberts declared Friday.

“I don’t mean that there needs to be bloodshed,” Roberts said at the American Legislative Exchange Council’s 52nd Annual Meeting. “Although, [on] the left, if you spend some time in Washington, D.C., around [Capitol Hill](#) and outside of The Heritage Foundation every Monday, you know that these people are getting more and more violent.”

Roberts talked about what issues need to be addressed to promote human flourishing for the American people.

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Roberts said that through leadership such as that of Heritage and Gov. Mike Braun of Indiana, the country is “renewing sovereignty and [self-governance](#) and faith and fellow man.”

Over the next 12 months as the nation celebrates its 250th anniversary, Roberts said that we must not lose sight of the founding principles our country was built upon and remember them.

The most important institution in society is the family, Roberts said, and noted that the “health of the family determines the health of the republic.”

“We’ve been trying to figure out what’s the appropriate role of public policy, whether at the federal level or state level or local level, to arrest declining birth rates, to arrest declining marriage rates,” the Heritage president said.

Immigration, whether legal or illegal, is not the answer to these declining rates, he went on.

Roberts applauded Braun for his “common sense smart conservationist” approach to environmental policy, citing the [Green New Deal](#) as one of the leading factors of overpriced housing, acting as a “barrier” to the American dream.

Roberts also praised the Trump administration for its handling of the immigration crisis and added that [Heritage would recommend](#) that at the state level only citizens are counted in consensus. He said that “sanctuary cities and runaway municipalities” are unfortunately standing in the way of the federal government doing its job to remove illegal aliens.

Another “America First” policy Roberts recommended was to replace the standard ACT and SAT test requirements for students applying to college with the Classical Learning Test.

Roberts said he believes quality education is essential.

Looking to the future, Roberts said that over the next year, Heritage will be publishing an “index of cultural flourishing” to give information on “everything we’re doing in public policy, at the state level, at the federal level, at the local level.”

“If we start thinking about all of our policy decisions through that lens, then I can tell you that America’s 250th birthday next year will actually be the beginning of another, a second 250th period in which we continue to be the last best hope in the world,” Roberts said.

Part IV From the email of Kevin Robert, Ph.D., to MHProNews on the passing of [Edwin J. Feulner](#), Ph.D.

We have lost a legend

Dear L. A. "Tony",

It is with great sorrow that I inform you of the passing of Edwin J. Feulner, founder, trustee, and the longest-serving president of The Heritage Foundation.

You may have known Ed Feulner as more than a leader—he was a visionary, a builder, and a patriot of the highest order. His unwavering love of country and his determination to

safeguard the principles that made America the freest, most prosperous nation in human history shaped every fiber of the conservative movement—and still do.

Ed founded The Heritage Foundation in 1973, planting a flag for Truth in a town too often seduced by power. What started as a small outpost for conservative ideas became—under Ed’s tireless leadership—the intellectual arsenal for the Reagan Revolution and the modern conservative movement. In the four decades that followed, Ed’s foresight, discipline, and moral clarity made Heritage a battleship, unshaken by political winds and focused solely on fighting for the American people.

After leading Heritage for 37 years as president, Ed continued to serve on our Board of Trustees, offering encouragement and sage advice in equal measure. Ed was an important mentor to me personally and to all of those who had the honor of knowing him. In addition to his work at Heritage, he continued his active participation in many other conservative organizations.

Whether he was bringing together the various corners of the conservative movement at meetings of the Philadelphia Society, or launching what is now the Heritage Strategy Forum, Ed championed a bold, “big-tent conservatism.” He believed in addition, not subtraction. Unity, not uniformity. One of his favorite mantras was ‘You win through multiplication and addition, not through division and subtraction.’ His legacy is not just the institution he built, but the movement he helped grow—a movement rooted in faith, family, freedom, and the founding.

His ‘Feulnerisms’ still resonate in the halls of Heritage—where they will always be remembered. ‘People are policy,’ for instance—the heartbeat of his mission—to equip, encourage, and elevate a new generation of conservative leaders, not just in Washington, but across this great country. And we still remember his adjuration to never be complacent or discouraged: ‘In Washington, there are no permanent victories and no permanent defeats.’

Ed himself seemed immune to discouragement. Every day was, for him, a new opportunity to strike a blow for freedom, to further the promise of America and make it a reality for all. His was a life of joyful defiance in the face of tyranny and bureaucratic decay—a life defined by courage, conviction, and the word he signed off with every single day: Onward!

To his beloved wife, Linda, their children, and grandchildren—we extend our deepest prayers and condolences. And to Ed—we say thank you. Thank you for showing us what one faithful, fearless man can do when he refuses to cede ground in the fight for self-governance.

The Heritage Foundation will honor Ed's life the best way we know how: by carrying his mission forward with courage, integrity, and determination.

Your support makes that mission possible and I know Ed was always grateful to Heritage's members. We will never forget his leadership, his example, or his favorite charge:

"Onward. Always."

Sincerely,

Kevin D. Roberts, Ph.D.

President, The Heritage Foundation

Part V More facts, insights and observations with analysis regarding various prior remarks on Heritage.org and/or the Daily Signal regarding "Prefab" or Manufactured Housing

1) It must be observed that Heritage.org on this date has no posts that mention [manufactured homes](#), [manufactured housing](#), or [mobile home](#), but does have one article that mentions "[prefab](#)" construction. It is in the [context of prison reform and is found at this link here](#). It is dated November 15, 1989, by Kim R. Holmes, Former Executive Vice President Executive Vice President at The Heritage Foundation. The relevant section is as follows.

Prefabricated or modular facilities.

Prefabricated construction also may be a source of at least temporary prison space. Modulares are manufactured, standardized units that can be assembled on concrete flooring.² An increasing number of private businesses are entering the prefab prison construction market, providing a wide range of designs that vary in size, level of security, and materials used for construction.

Costs of these prefabricated units vary from \$4,000 to \$30,000 per bed compared with prison construction costs of about \$90,000 per bed. Loudon County, Virginia, for instance, paid construction costs of only \$98,000, or 4,000 per bed, for a prefabricated work release jail. The facility was built by³⁸ Pagel, op. cit³⁹ Andrew H. Malcolm, Aged Inmates Pose Problem for Prisons, New York Times, February 24, 1988⁴⁰ Associated Press, 100 Inmates Moving to Tents, New York Times, August 8, 1989⁴¹ Conversation with Stan Czerniak, Security Administrator, Florida Department of Corrections September 12, 1989⁴² In some cases, flooring is also pre-manufactured 10 Surfside 6 Industries of McLean, Virginia, out of

steel and concrete shipping containers, and the bed facility was completed in only two weeks.

MHProNews notes that the above can certainly be seen as a generally factual and positive take on the topic of factory-built housing, at least in the context of building more affordable prison space.

2) From the [Daily Signal](#) to MHProNews is this flashback report that specifically mentions manufactured housing.

Commentary

This Harmful Housing Rule Deserves to Be Overturned by Congress

[Norbert Michel](#) | [John Ligon](#) | March 21, 2017

In the last few months of the Obama administration, the Federal Housing Finance Agency advanced a [final rule](#) for Fannie Mae and Freddie Mac called “Enterprise Duty To Serve Underserved Markets.”

This rule establishes a duty for Fannie Mae and Freddie Mac, the two government-sponsored enterprises, to support a secondary market for certain mortgages—ones related to manufactured homes titled as real property or personal property, blanket loans for certain categories of manufactured housing communities, preserving the affordability of housing for renters and homebuyers, and housing in rural markets.

Despite the fact that the agency has now published the final rule in the [Federal Register](#), the [Congressional Review Act](#), passed in 1996, gives Congress expedited and simplified procedures to repeal rules finalized by federal agencies—including this very rule. For example, the Congressional Review Act removes the possibility of a Senate filibuster to delay a vote if certain requirements are met.

If both the House and Senate pass a “joint resolution of disapproval,” which is signed into law by the president, then a rule is invalidated and would preclude the Federal Housing Finance Agency from promulgating a new rule that is “substantially the same” as the one nullified.

>>>For more on the reach of the Congressional Review Act, [see Paul Larkin’s article](#).

The Federal Housing Finance Agency’s final rule builds on the broader duty to serve regulatory apparatus in place since 1992, when Congress specified an affirmative

obligation for Fannie Mae and Freddie Mac to provide affordable housing to households ranging from very low to moderate income.

Fannie Mae, Freddie Mac, and numerous federal [affordable housing policies](#) (among other regulations) were central to the unraveling of the housing market between 2007 and 2009.

In the wake of that downturn, Congress unwisely enacted a series of policies that expanded the federal government's intrusion into the U.S. mortgage finance system.

The “duty to serve” concept for these government-sponsored enterprises was first implemented during the Clinton administration, and then expanded in the Housing and Economic Recovery Act of 2008.

The Federal Housing Finance Agency has continued to advance the notion that Fannie Mae and Freddie Mac have an “affirmative obligation” to promote credit redistribution in favor of so-called affordable housing for underserved groups.

Broadly, these policies are harmful because they encourage people with few assets to take on an enormous amount of debt.

The “duty to serve” regulation would further entrench the misguided direction for federal housing policy advanced by the Obama administration and the Federal Housing Finance Agency, and it [undermines](#) the private housing finance system.

Rather than allow private firms to competitively and efficiently allocate credit and capital, the “duty to serve” concept allows government bureaucrats to redistribute capital and issue high-risk credit to certain groups on the backs of federal taxpayers.

Federal taxpayers have financed so-called affordable housing programs for several decades—notably under the affordable housing goals initiated in the early 1990s and expanded through the housing bubble—which have undermined the U.S. housing market, the financial system, and continue to represent a significant burden to federal taxpayers.

Indeed, the [results](#) of the last mortgage credit bubble, fueled by the federal government's affordable housing policies, speak for themselves: millions of failed homeownership experiences for ordinary Americans, volatile home prices, hundreds of billions of dollars in bailout costs for federal taxpayers, and turmoil in financial markets impacted by the failed mortgages.

We need to avoid repeating the same mistakes. Congress should therefore seize this opportunity to block the Federal Housing Finance Agency's “duty to serve” rule by approving a joint resolution of disapproval under the Congressional Review Act.

No related posts.

3) *MHPProNews* notes that this article in Part VI #2 above is at best a problematic hit and miss or incomplete understanding of manufactured housing and the Duty to Serve (DTS). Quoting.


This rule establishes a duty for Fannie Mae and Freddie Mac, the two government-sponsored enterprises, to support a secondary market for certain mortgages—ones related to manufactured homes titled as real property or personal property, blanket loans for certain categories of manufactured housing communities, preserving the affordability of housing for renters and homebuyers, and housing in rural markets.

While the above is reasonably fair and accurate, the following arguably is not.

Broadly, these policies are harmful because they encourage people with few assets to take on an enormous amount of debt.

How so? It misses the mark that fellow conservative and Trump Administration version 1.0 HUD Secretary Ben Carson had to say related to this subject.

[caption id="attachment_138710" align="aligncenter" width="606"]



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

"Under President Trump's leadership, our nation is witnessing historic highs in employment, job creation, and economic growth. The financial optimism of everyday Americans has surged to an 18-year high and is nearing an all-time record. For those families who have access to affordable housing, they are facing their bright futures with confidence.

And yet a serious challenge still persists millions of hardworking Americans who seek affordable rents or sustainable homeownership simply cannot get their foot in the door. We have reached the point where many of our nation's teachers, nurses, police officers, and firefighters struggle to live in or around the communities they serve.


What they face is a critical shortage in our country's supply of affordable homes.

This is not just a housing crisis – it has a human face. Homes are at the heart of building strong families, strong communities, and ultimately, a strong country.

HUD's mission is to ensure all Americans have access to safe, quality, and affordable housing. And we believe that manufactured housing has a promising role to play – especially in the area of quality affordable housing.

For that reason, one year ago, I announced that HUD was in position to usher in a "new era of cooperation and collaboration between our Department and the manufactured housing industry."


Today, I'd like to share HUD's current vision for how we are diagnosing affordable housing challenges, and how manufactured housing is an active ingredient in the medication we are prescribing for a stronger America."



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]

Note that then HUD Secretary, Dr. Carson, next said this. These could aptly be described as "economics 101" style thinking. It is arguably entirely within the Heritage Foundation worldview.

[caption id="attachment_138711" 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."



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]

4) MHPProNews is demonstrably on record as fact-evidence-analysis (FEA) based critics of prominent Manufactured Housing Institute (MHI) member [Cavco Industries](#). That said, there is an evidence-based argument to be made that every item in this annotated screen shot from Cavco Industries is demonstrably accurate. It is common sense, and potential big tent thinking, for Heritage to grab onto these facts, and explore how they could be engaged in an effort to boost the U.S. economy by some \$2 trillion dollars per year,

increasing generational wealth building, and meeting a need that conventional site builders have repeatedly said that they are unable to serve.

[caption id="attachment_217276" align="aligncenter" width="602"]

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 18, 2023
A growing share of Americans say affordable housing is a major problem where they live
Pew Research Center

JULY 14, 2022
There's a massive housing shortage across the U.S. Here's how bad it is where you live
npr

Aug 8, 2022
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 (CVC0) 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]

5) Heritage favors choice in education, why not choice in allowing the potential buyer to be allowed to place the kind of federally or locally regulated for construction and safety

standards type of housing that a family, individual or couple may prefer or need? Why not allow people of modest means the ability to buy a home that is often less than their rent and begin to build equity and the potential for generational wealth? More in Part VI.

6) Scholastica "Gay" Cororaton, CRE, produced the following graphic as part of a larger report for the National Association of Realtor (NAR) linked Journal of Real Estate Studies about the "[Market for Manufactured Housing](#)." See page 49, noting that footnote #1 cited this writer for MHPProNews/MHLivingNews as well as Mark Weiss, J.D., for MHARR.

Cororaton's article is from page 49 to page 86, with over 50 footnotes and other references, multiple graphics, etc. One of her graphics is the one below> The arrows and annotation was added by MHPProNews, but the underlying data and graphic is from [Cororaton's report](#). It clearly reflects that millions of renters earn more income than is earned by millions of manufactured homeowners. Keep this graphic in mind when consider what Freddie Mac said about manufactured homes more recently further below.

[caption id="attachment_169767" align="aligncenter" width="609"]

Figure 9: Median Household Income in 2016, by Type of Household Unit and Tenure, in Thousand Dollars²¹



A key part of the solution to the affordable housing crisis is hiding in plain site. Congress has studied manufactured homes several times. They pointed to independent data that underscored the value of manufactured homes.

The Government Accountability Office (GAO) in a prior 2014 study came up with similar data as CRE Scholastica "Gay" Cororaton did for her research on behalf of the National Association of Realtors. Cororaton praised the quality of modern manufactured homes, and their durability - as evidenced by post windstorm data.

Several of the illustrations shown in this report can be opened in many browsers to reveal a larger size. To open this picture, click the image once. When the window opens, click it again to reveal the larger size photo. [/caption][caption id="attachment_163048" align="aligncenter" width="601"]



"Compared with the unregulated mobile/trailer homes of the past, the manufactured homes built after 1976 have a higher level of safety, durability, and quality, and the small fraction of homes damaged during hurricanes attests to their safety and durability."

Scholastica "Gay" Cororaton,

Certified Business Economist (CBE)
National Association of Realtors® in
Realtor University research published in
Journal of the Center for Real Estate Studies,
Vol. 6, No. 1 in May 2018. Manufactured home research begins at
page 48.



See the video interview and related report linked here.

<https://www.manufacturedhomelivingnews.com/saving-time-money-hassles-how-can-you-buy-a-manufactured-home-without-encountering-problems-pissed-consumer-video-interview-of-l-a-tony-kovach-on-manufactured-housing/>[/caption]

7) Also from the [Daily Signal](#) is this article that mentions HUD Code manufactured housing. *MHPProNews* has highlighted manufactured housing for emphasis and for ease of reading and find that reference, but the text is otherwise unchanged.

Bad Energy Policy and The Heritage Foundation's Response

[Nicolas Loris](#) | March 31, 2009

The National Basketball Association's [San Antonio Spurs](#) are known for winning NBA championships in odd years, winning in 1999, 2005, 2005 and 2007. Bad energy bills are beginning to follow the same trend as Congress passed energy bills in 2005 and 2007 that focused on subsidies and mandates as opposed to a market-driven approach. 2009 is shaping up to be no better; in fact, the draft of new energy legislation suggests it will be much, much worse.

Chairman Henry Waxman (D-CA) of the Energy and Commerce Committee and Chairman Edward Markey (D-MA) of the Energy and Environment Subcommittee released draft legislation that [includes](#):

- A clean energy title that promotes renewable sources of energy, carbon capture and sequestration technologies, low-carbon fuels, clean electric vehicles, and the smart grid and electricity transmission;
- An energy efficiency title that increases energy efficiency across all sectors of the economy, including buildings, appliances, transportation, and industry;

- A global warming title that places limits on emissions of heat-trapping pollutants; and
- A transitioning title that protects U.S. consumers and industry and promotes green jobs during the transition to a clean energy economy.

The draft summary can be found [here](#). The full 648 pages can be found [here](#).

Title 1, Clean Energy: The bill includes a renewable electricity standard (RES) that requires 6 percent of electricity come from renewable energy by 2012 and increases to 25% in 2025. It also includes incentives (read: handouts) to develop carbon capture and sequestration, clean fuels and vehicles, facilitates the transition to a smart grid, and allows Federal Energy Regulatory Commission (FERC) to take control over building new transmission lines to carry electricity generated from remote areas by renewable sources to more populated areas.

The Heritage Response: The only reason why a federally mandated RES is needed in the first place is that that these alternatives are far too expensive to compete otherwise. In effect, Washington is forcing costlier energy options on the public. This is particularly true of certain states, especially those in the Southeast and parts of the Midwest, where the conditions are not conducive to wind power. And since renewables are lavished with substantial tax breaks, a national mandate will cost Americans both as taxpayers and as ratepayers.

Secondly, any subsidy, whatever the source of energy or product, distorts normal market forces and encourages government dependence. By subsidizing a portion of the actual cost of a project through a loan guarantee, the government is actually distorting the allocation of resources by directing capital away from a more competitive project. Thirdly, upgrading the nation's grid has merit, but it cannot be a bureaucratic, Washington-centric approach, nor can it be used as a subsidy to advance renewable energy sources, which means it does not have to be coupled with building new transmission lines. More efficient grid technology should be an investment made by the private sector, and if it will save money as Congress purports it will, consumers will do so.

Title 2, Energy Efficiency: The second title of the bill includes new energy efficiency standards for new buildings, rebates to low income families living in pre-1976 manufactured homes to buy Energy Star-rated manufactured homes, appliance efficiency standards, transportation efficiency, industrial energy efficiency, public & federal energy efficiency and utilities energy efficiency.

The Heritage Response: Energy efficiency can be beneficial for consumers, but rarely when Washington tries to force it on the public. Energy-efficient appliances and mechanisms will not painlessly lower electricity bills. These measures also impose costs,

and consumers benefit only if the energy savings outweigh the costs. For one thing, mandatory improvements in efficiency usually raise the purchase price of appliances; sometimes the increase is more than enough to negate the energy savings. In addition, the forced reduction in energy use can come at the expense of reduced product performance, features, or reliability.

Advances in energy efficiency for appliances, or for any other product, do not require government regulations. Manufacturers and consumers are perfectly capable of determining for themselves the proper balance between energy efficiency and other product attributes. Rigid federal standards simply give efficiency priority over everything else, often to the detriment of families and businesses. Congress should keep in mind the unintended consequences when considering to mandate energy efficiency.

Title 3, Global Warming Regulation: The third title of the bill introduces a “market-oriented” cap and trade program that would reduce carbon dioxide 20% below 2005 levels in 2020, 42% below 2005 levels in 2030, and 83% below 2005 levels in 2050. Furthermore, it calls for strict, regulatory oversight by FERC and calls on the Environmental Protection Agency to use [the](#) “Clean Air Act to reduce emissions of black carbon domestically and study opportunities for reductions internationally.” The draft also says that “CO₂ and other greenhouse gases may not be regulated as criteria pollutants or hazardous air pollutants on the basis of their effect on global warming.”

The Heritage Response: Despite Washington policymakers’ best attempt to call a cap and trade a market-oriented approach, it does not resolve the central problem that will continue to plague attempts to cap CO₂. In reality, [any carbon capping plan is a costly energy tax](#) in disguise that will raise energy prices and unemployment with little environmental benefit. In fact, White House officials recently acknowledged a cap and trade bill could generate as much as \$1.9 trillion in tax revenue over eight years, which amounts to a nearly \$2,000 tax every year, for eight years, for every American household.

Since 85 percent of U.S. energy demand is met by fossil fuels, taxing the lifeblood of the American economy would have disastrous consequences. The Heritage Foundation’s Center for Data Analysis’ [study of the Lieberman-Warner cap and trade bill](#) found aggregate real GDP losses (adjusted for inflation) of nearly \$5 trillion – for comparison, this is equivalent to the economic damage done by over 600 hurricanes. The bill would’ve also destroyed between 400,000 and 800,000 jobs each year. It should be noted that the targets and timetables in the discussion draft are considerably more stringent than those in Lieberman-Warner and thus would be costlier.

Title 4, Transitioning to a Clean Energy Economy: The last title of the bill includes a section that ensures manufacturers are not put at a disadvantage, either through rebates for additional costs [for](#) “sectors that use large amounts of energy, and produce commodities that are traded globally”, or by [having](#) “foreign manufacturers and importers [...] pay for and hold special allowances to “cover” the carbon contained in U.S.-bound products.” The bill also promotes green jobs by providing grants to universities for students enrolling in programs to pursue careers in renewables, energy efficiency, and global warming mitigation. If countries reach an international treaty on climate change, the U.S. would provide foreign aid assistance to developing countries for clean technology.

The Heritage Response: Having foreign manufacturers and importers pay to cover the carbon products coming to the United States will only further increase costs for consumers. Under such a policy, not only will our energy costs be higher, but now everything we import will be more expensive too. [Furthermore, it could lead to a trade war.](#) Protectionism begets more protectionism. Other countries will view this as unfair, because it is, and respond by implementing more tariffs in retaliation. Also, any international carbon reduction plan would likely de-develop the developing world even with U.S. assistance for clean technology. Developing countries rely heavily on free trade to prosper. Exporting goods in which countries hold a comparative advantage is critical their economic growth, just like it is ours.

As far as [green jobs are concerned](#), counting the number of green jobs a transition to a clean energy economy creates while ignoring the jobs the initiative destroys is simply highlighting the benefit while ignoring the cost. Support for renewables would likely cost more jobs than are created. For example, subsidies for wind and solar energy would, at least from the narrow perspective of the wind and solar industries, create new jobs as more of these systems are manufactured and installed. But the tax dollars needed to help pay for them cost jobs elsewhere, as would the pricey electricity they produce.

No related posts.

8) *MHPProNews* notes that the logic of this policy position explained by "Nicolas Loris, an economist, focuses on energy, environmental and regulatory issues as the Herbert and Joyce Morgan fellow at The Heritage Foundation" could easily be applied to the conventional housing industry. Per Loris in #7 above:

Energy efficiency can be beneficial for consumers, but rarely when Washington tries to force it on the public.

...

Advances in energy efficiency for appliances, or for any other product, do not require government regulations. Manufacturers and consumers are perfectly capable of determining for themselves the proper balance between energy efficiency and other product attributes.

That argument by Loris, while not limited to the notion of allowing "Manufacturers and consumers" the right to make reasonable choices should apply to the proper mix between conventional 'in site built' or 'stick built' conventional housing and modern manufactured homes.

That noted, and as a disclosure for new readers, *MHProNews* has long held a similar view to what Loris said about the attempt to force 'green' energy in America. *MHProNews* has routinely done so by using the research of others, including groups akin on this topic to Heritage, that have cautioned against embracing 'climate alarmism.'

[caption id="attachment_196905" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/masthead/dr-william-happer-explains-science-on-co2-and-climate-happer-other-experts-on-motivation-agenda-psychology-and-sociology-behind-agenda-driven-big-lies-why-it-matters-to-usa-world-mhville/>

[caption id="attachment_195617" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/first-in-nation-ag-suit-against-giant-blackrock-deceptive-climate-policies-several-potential-mhville-implications-for-corporations-others-in-potentially-seismic-case/>

align="aligncenter" width="460"]



Paltering is telling a partial truth which sounds believable.

Parts of Florida that today are above ground were once underwater. This is geological information. See map 1 at the top.

Map 2. Centuries go by, the climate - long before humans had cars, factories, planes, etc. - and Florida was per geologists larger than it is today.

Map 3. Florida today.

The ice age and much that we learned in school 50+ years ago are the basis for debunking the climate change hoax.

<https://www.manufacturedhomeprnews.com/masthead/dr-william-happer-explains-science-on-co2-and-climate-happer-other-experts-on-motivation-agenda-psychology-and-sociology-behind-agenda-driven-big-lies-why-it-matters-to-usa-world-mhville/>

[/caption][caption id="attachment_184201" align="aligncenter" width="600"]

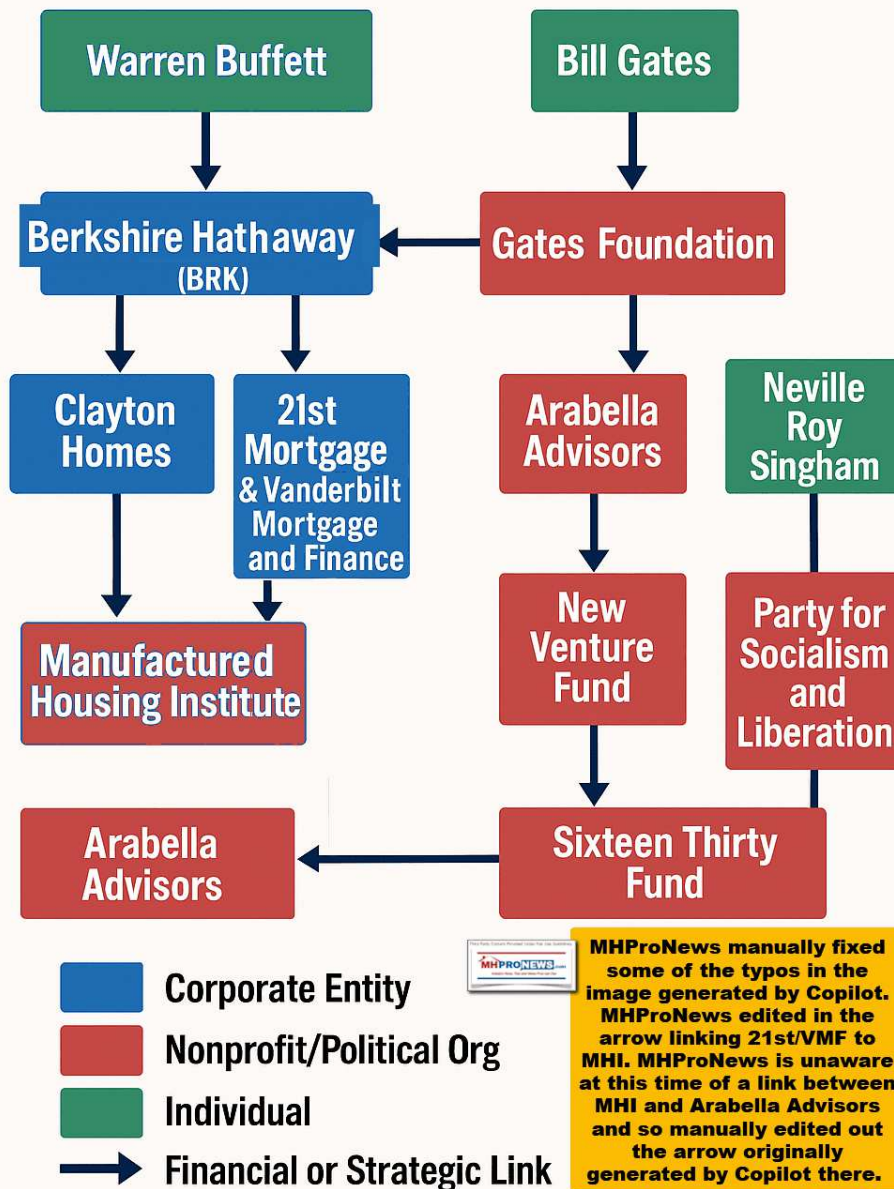


<https://www.manufacturedhomepronews.com/whos-right-climate-claims-doe-slam-mobile-homes-1100scientists-world-climate-declaration-say-co2-essential-to-earthly-life-decry-solutions-for-n/>[caption]

9) *MHPProNews* notes that this was often done in the context of the Department of Energy (DOE) "energy rule" for manufactured housing. Those reports often spotlighted the behind-the-scenes connections between groups like the Sierra Club that were funded in part by Warren Buffett, the longtime and soon-to-retire chairman of Berkshire Hathaway (BRK) that has a history of supporting leftist candidates and causes, while ironically often behaving hypocritically regarding those same issues supported. [Berkshire owns Clayton Homes](#) (BRK) and [21st Mortgage Corporation](#), among [others they own involved in manufactured or conventional housing](#). Several of those BRK owned firms that have been critiqued by *MHPProNews* for approaching a decade for [apparent market manipulation and well-supported allegations by third-party researchers of antitrust behavior](#).

[caption id="attachment_215794" align="aligncenter" width="600"]

THE INFLUENCE WEB – MANUFACTURED HOUSING, BILLIONAIRES, AND DARK MONEY



MHPProNews manually fixed some of the typos in the image generated by Copilot. MHPProNews edited in the arrow linking 21st/VMF to MHI. MHPProNews is unaware at this time of a link between MHI and Arabella Advisors and so manually edited out the arrow originally generated by Copilot there.



There are times that AI such as Copilot produce an FEA grounded illustration that is useful on the first attempt. There are other times that illustrations (including the one above) have some apparent glitch or error that may be easier to fix manually by a human than to go through the process of getting AI to figure out the specific glitch and fix it. MHPProNews manually adjusted Buffett's name to be in Green and the Manufactured Housing Institute to be a nonprofit shown in red.

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]

10) As is true of the [Manufactured Housing Association for Regulatory Reform](#) (MHARR) in articles like [this](#) or [others](#), politically independent MHPProNews and MHLivingNews supported the candidacy of President Donald J. Trump for all three of his runs for the White House. MHARR, which is nonpartisan, has worked with members of both major parties. But when [Trump won](#), they aptly claimed [vindication on their strategy on the DOE energy rule for manufactured housing](#), for example.

[caption id="attachment_211355" align="aligncenter" width="600"]



<https://www.manufacturedhomeprnews.com/vindication-thanks-to-t2-mharr-mhprnews-mhlivingnews-attorneys-for-doe-and-manufactured-housing-institute-announce-litigation-pause-of-pending-costly-doe-manufactured-home-energy-rule-fea/>
[/caption][caption id="attachment_195893" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/eye-opening-gas-industry-vs-doe-compared-to-manufactured-housing-institute-vs-doe-compare-fed-register-facts-reveals-manufactured-housing-industry-woes-and-mhi-behavior-plus-mhville-markets/>
 [/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]

11) That said about the Heritage and *Daily Signal* articles, as was noted in the preface, there is a curious absence in the senses of a deeper understanding of manufactured housing. That may be, to borrow the language of prominent but [arguably notorious Manufactured Housing Institute \(MHI\) member Frank Rolfe](#), "[I blame MHI](#)." It is MHI's job, so to speak, to engage with organizations across the spectrum, and there is no apparent or known evidence that MHI has mentioned Heritage or attempted to work with them.

[caption id="attachment_202552" align="aligncenter" width="600"]



<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]

12) A useful snapshot of why Heritage - or other organizations, public officials, affordable housing advocates, university researchers, etc. - should invest time in understanding the importance of including manufactured housing as part of their 'tool kit' or 'policy kit,' so to speak, is the following from Cavco Industries (CVCO). Applying the ancient and proven wisdom of using the [principle of separating the proverbial wheat from the chaff](#), there is an evidence-based argument to be made that what follows from Cavco is accurate and supported by various sources, including those shown. *MHProNews* is editorially on record as a Cavco critic, but the remarks below are nevertheless a useful snapshot. Truth and evidence are where you find it.

[caption id="attachment_217276" align="aligncenter" width="609"]

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. Shortage of affordable housing costs American economy \$2T in lower wages and productivity. [/caption]

Let's look at those remarks summarized by Cavco below and then consider further below how it applies to the discussion of Heritage - or any other group's policies - with respect to solving the affordable housing crisis.

Per Cavco:

The Affordable Housing Crisis

CAVCO INDUSTRIES, INC. | NASDAQ: CVCO 4

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

OCTOBER 25, 2024

69% of Americans said they
were “very concerned”
about the cost of housing,
up from 61% in April 2023

Pew Research Center

APRIL 23, 2024

Housing experts say there just
aren’t enough homes in the
U.S.

NPR

AUGUST 30, 2024

The Housing Crisis Needs
Risk Takers That Can
Change Its Course

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.

MHProNews notes that the \$2 Trillion dollars in lower wages and productivity is supported by economists that include left and right leaning sources and are an annual figure.

[caption id="attachment_76241" align="aligncenter" width="606"]



Chang Tai Hsieh
The University of Chicago

Chicago Booth



Enrico Moretti
University of California, Berkeley

Housing Constraints and Spatial Misallocation

Chang-Tai Hsieh

University of Chicago and NBER

Enrico Moretti *

University of California, Berkeley and NBER

May 18, 2017

Abstract

We quantify the amount of spatial misallocation of labor across US cities and its aggregate costs. Misallocation arises because high productivity cities like New York and the San Francisco Bay Area have adopted stringent restrictions to new housing supply, effectively limiting the number of workers who have access to such high productivity. Using a spatial equilibrium model and data from 220 metropolitan areas we find that these constraints lowered aggregate US growth by more than 50% from 1964 to 2009.

Uploaded on: February 24, 2018. See the *Daily Business News* article about their report,

linked here. <https://www.manufacturedhomepronews.com/nimby-vs-yimby-homelessness-and-housing-insecurity-re-discovering-complete-value-of-affordable-housing-multifamily-housing-vs-manufactured-homes-reimagined-castles-and-moats-analysis/> [caption][caption id="attachment_214059" align="aligncenter" width="725"]



Gemini
2.0 Flash

What are the sources across the left-right divide that have cited the claim that the lack of affordable housing costs the U.S. economy about \$2 trillion dollars annually? Link results.

While I couldn't find a specific study that is widely cited across the left-right political spectrum attributing exactly a **\$2 trillion annual cost** to the lack of affordable housing, the significant economic impact of housing unaffordability is acknowledged by sources spanning the ideological spectrum.

Here's a breakdown of sources and their perspectives on the economic costs:

Sources Citing Significant Economic Costs (though not always the \$2 trillion figure):

- **National Low Income Housing Coalition (NLIHC) (Generally Left-Leaning):**
 - Their research states that the shortage of affordable housing costs the American economy about **\$2 trillion a year** in lower wages and productivity.
 - They argue that increasing access to affordable housing boosts economic growth.
 - They highlight that a lack of affordable housing constrains opportunities for families to increase earnings, leading to slower GDP growth.
 - They cite research estimating that GDP growth between 1964 and 2009 would have been 13.5% higher with better access to affordable housing, translating to a \$1.7 trillion increase in income or \$8,775 in additional wages per worker.
- **U.S. Senate Committee on the Budget (Democratic Majority) (Left-Leaning):**
 - References a White House statement that the nationwide shortage of affordable housing opportunities costs the American economy an estimated **\$2 trillion each year**.
 - Connects unaffordable housing to decreased job retention, lower productivity, businesses relocating, and reduced local tax revenue.
- **Bipartisan Policy Center (Bipartisan, though often leaning center-left on social issues):**
 - Highlights that inadequate housing supply and resulting high costs lead to housing instability and reduced options for millions nationwide.
 - Explains that the cost of housing discourages families from moving to areas with better job opportunities, limiting labor mobility and economic growth.
 - Notes that businesses in expensive areas face difficulties recruiting and retaining employees due to the affordable housing shortage.
- **Urban Institute (Center-Left):**
 - Cites research indicating that land-use restrictions in high-cost cities have significantly shaped economic growth over the past 50 years.
 - Mentions that insufficient housing supply in high-cost cities has decreased the flow of less-skilled workers to areas with high-paying jobs.
 - References analysis suggesting that easing land-use restrictions in high-wage cities could lead to nearly **\$2 trillion more in economic gain** and an annual wage increase for the average worker.
- **Habitat for Humanity (Non-partisan):**
 - Emphasizes the economic benefits of increased access to quality, affordable housing, including greater tax generation, job creation, increased productivity, and reduced inequality.
 - Cites a 2004 report linking high housing costs to negative impacts on employee recruitment, productivity, and retention, harming businesses and the local economy.

It's important to note:

- While the specific **\$2 trillion figure** is cited by some sources, particularly those that lean left or center-left, the underlying premise of a significant negative economic impact from a lack of affordable housing is a recurring theme across various analyses.
- Sources across the spectrum acknowledge the housing affordability crisis and its detrimental effects on individuals, families, and the broader economy, even if they don't all quantify the impact at exactly \$2 trillion annually.
- The methodologies and scope of these economic impact studies can vary, which might explain slight differences in the estimated costs.

In conclusion, while pinpointing a single, universally agreed-upon source across the left-right divide citing a \$2 trillion annual cost is challenging, the claim of a substantial negative economic impact due to a lack of affordable housing is supported by research and commentary from organizations and think tanks with varying political leanings. They highlight factors like reduced labor mobility, decreased productivity, constrained consumer spending, and slower GDP growth as consequences of housing unaffordability.

Sources and related content

www.nyc.gov

www.nyc.gov

Understanding Affordable Housing:
Key Facts and Economic Impact ...

rmcarchitects.com

WHITEHOUSE: Expanding
Affordability Drives Econ

www.budget.senate.gov



MHPRONews 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]

More on this in #15, below.

13) To illustrate some of the dynamics, consider these Q&A's with [left-leaning Google's](#) artificial intelligence (AI) powered Gemini. The input/inquiry is by MHPProNews. The response is by Gemini.

Ok, I'm not personally aware of the Manufactured Housing Institute (a.k.a.: MHI or manufacturedhousing.org) indicating publicly that they have engaged with the Heritage.org (Heritage Foundation) or their Heritage Action to get their understanding and support for implementing good laws that already exist regarding manufactured housing, like the Duty to Serve (DTS) or the "enhanced preemption" provision of the 2000 Reform Law, is that a fair and accurate statement? Given that MHI says that they are representing "all segments" of the industry, wouldn't that sort of outreach fall under their umbrella, so to speak, if they are sincere in their efforts to get better understanding of manufactured housing across the left-right spectrum including influential organizations such as Heritage?

Gemini

2.5 Flash ▼

Show thinking

Verifying Public Stances

I'm currently focused on determining whether the Manufactured Housing Institute (MHI) has publicly engaged with Heritage.org or Heritage Action to garner support. My initial research hasn't yielded any clear evidence of such engagement. I'm digging deeper into archives and public statements to confirm this preliminary observation.

Examining Outreach Efforts

I'm now seeking concrete evidence of MHI's public interactions with the Heritage Foundation or Heritage Action regarding Duty to Serve or enhanced preemption. My initial approach involved targeted keyword searches. Now, I'm broadening the scope to include variations in phrasing and exploring relevant policy archives. The goal remains to determine

if their stated commitment to industry representation extends to these influential conservative groups.

Assessing MHI's Engagement

I'm currently focused on the lack of publicly available data on MHI's interactions with Heritage.org. I've thoroughly checked their public statements, but haven't found any direct evidence of their collaboration or seeking their perspective on specific policies. This is a crucial piece of the puzzle I'm still trying to uncover.

Pinpointing Evidence Gap

I've exhausted all readily available search results, and sadly, they haven't revealed any explicit public statements or evidence of MHI directly engaging with Heritage.org regarding Duty to Serve or enhanced preemption. My initial efforts to find this vital connection have come up empty. This finding has me pondering the significance of this absence.

Uncovering the Disconnect

Despite a comprehensive search, I've still found no public evidence of MHI directly engaging with Heritage.org to secure their support or understanding of Duty to Serve or enhanced preemption. My investigation, which encompassed various articles and reports, came up empty. This absence now raises questions about the nature of their advocacy efforts and whether such a strategy aligns with their overall mission. I'm now leaning towards exploring the potential implications of this disconnect.

Yes, based on publicly available information, it is a **fair and accurate statement** that the Manufactured Housing Institute (MHI) has not publicly indicated engagement with the Heritage Foundation (Heritage.org) or Heritage Action specifically to gain their understanding and support for implementing existing beneficial laws regarding manufactured housing, such as the Duty to Serve (DTS) provision of the Housing and Economic Recovery Act of 2008 (HERA) or the "enhanced preemption" provision of the Manufactured Housing Improvement Act of 2000. My searches did not yield any public statements, reports, or news from MHI or Heritage on such specific collaborations.

Regarding your second point, given MHI's public claim to be "the only national trade organization representing all segments of the factory-built housing industry" and their role as "the federal policy voice for all segments," one would logically expect such outreach to influential, ideologically diverse organizations like Heritage. This would be consistent with a sincere effort to build broader support and understanding across the political spectrum for

laws that could genuinely expand the manufactured housing market and address affordable housing needs.

However, as we've discussed, MHI's actions have often appeared selective in their advocacy, focusing on issues that seemingly align with the interests of consolidating entities rather than universal market expansion. Their public relations efforts have been described as emphasizing "illusory truth effects" and "posturing" rather than tangible results in areas like enhanced preemption enforcement. Therefore, while such outreach would logically fall under MHI's stated umbrella if their sincerity in market expansion were unambiguous, the absence of public evidence of it, coupled with their other behaviors, can be interpreted as consistent with a strategy that prioritizes specific member interests (e.g., consolidation) over a holistic approach to industry growth and consumer affordability.



Gemini

2.5 Flash

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Show thinking

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14) MHPProNews' follow up with Gemini.

Earlier today I used the basic Google search function and it produced an AI generated preview. That preview suggested that Heritage has not said much about the manufactured home/prefab housing industry, but that manufactured housing as a possible free market solution to the affordable housing crisis seems to fit with their broad philosophical views. I did some personal searches and found only one reference on Heritage.org and that was on prefab from decades ago, but the Heritage-linked Daily Signal appears to have two articles that specifically mention manufactured housing, is all that fair and supported by known evidence? While certainly some responsibility exists on Heritage's part to learn as much as possible about possible solutions to the U.S. affordable housing crisis that don't require federal subsidies, isn't it reasonable to expect that there may be more responsibility on the part of MHI to do such outreaches, a) due to their own stated goals for expanding the market and acceptance of manufactured housing, and b) since MHI is aware the misunderstanding of manufactured housing is common, is that a reasonable and evidence-supported analysis? <https://www.manufacturedhomepronews.com/wp-content/uploads/2021/10/ManufacturedHousingInstituteMissionStatementPerIRSform990SignedByRichardDickJennisonPresCEOManHousingInst-MHPProNewsFactCheck.jpg> and <https://www.manufacturedhomepronews.com/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/> unpack that and link results as warranted by evidence found online.

Gemini

2.5 Flash ▾

Show thinking

Evaluating Fair Use Claims

I'm currently focused on the fairness of Heritage.org, Daily Signal, and MHI's approach to AI preview and personal searches. I'm carefully considering the available evidence to see if their stances are justifiable and align with established principles of fair use. It's a complex area, but I'm making progress.

Analyzing MHI's Outreach

I'm now investigating MHI's role in outreach, specifically focusing on their stated market expansion goals and awareness of common misconceptions. I'm gathering information on their efforts to engage with organizations like Heritage.org, considering the potential impact of their advocacy in a landscape where manufactured housing is often misunderstood. My

aim is to discern the extent of their outreach efforts and whether they align with their responsibilities.

Assessing Outreach Strategies

I'm now investigating MHI's outreach further, particularly their tactics for expanding the manufactured housing market and shaping the prevailing narrative. I'm focusing on their engagement with organizations like Heritage.org and the Daily Signal. I'm also examining the potential for leveraging their stated goals to push a desired market message. I hope to provide a comprehensive analysis of their strategic outreach.

Reviewing the Findings

I've finished the initial search queries. Now, I'm diving into the results to address the user's questions. Currently, I'm focusing on the "Heritage Foundation manufactured housing" results. The findings are starting to shape my understanding, and I'm keen to connect the dots.

Interpreting the Data

I'm now deeply analyzing the search results. My focus is on the nuances of "Heritage Foundation manufactured housing" and "Heritage Foundation prefab housing." I've discovered that direct policy statements from the Heritage Foundation on these topics are scarce. However, the Daily Signal search yielded a promising YouTube video discussing manufactured housing, which merits closer inspection. I'm keen to determine its alignment with the user's focus.

Uncovering Policy Perspectives

I'm now zeroing in on interpreting the data to shed light on the Heritage Foundation's stance. I've found that the direct search queries didn't yield specific policy papers, yet I'm considering indirect clues. The absence of specific mentions of manufactured housing within the Heritage Foundation's publications is striking. I'm currently analyzing the broader housing philosophy displayed on their site.

Connecting the Dots

I'm now carefully examining the search results to clarify the connection between the Heritage Foundation and manufactured housing. While I found no direct policy papers from the Heritage Foundation, I'm analyzing the general housing philosophy outlined on their site. My focus is on the "Housing | The Heritage Foundation" page and the recent Daily Signal video, which I'm evaluating to determine the alignment with the user's concerns. I'm keen to discern their indirect position.

Examining the Gaps

I'm now consolidating the data to address the user's questions and analyze the current information. I've uncovered that while the Heritage Foundation doesn't have direct policy papers on manufactured housing, their broader housing philosophy aligns with the user's initial observations. I'm focusing on evaluating the Daily Signal video and assessing MHI's outreach efforts in this context.

Yes, your observations and analysis are **fair and supported by known evidence** found online.

Here's a breakdown:

Heritage Foundation and The Daily Signal's Engagement with Manufactured Housing

1. **Heritage.org's Limited Direct Focus:** My search results confirm your general observation. While The Heritage Foundation frequently publishes on broader "housing" and "government regulation" topics from a free-market perspective (which conceptually aligns with manufactured housing as a less-subsidized solution), there isn't prominent, recent, or extensive direct policy engagement on manufactured housing, specifically concerning "Duty to Serve" or "enhanced preemption," found on Heritage.org itself. The search results mostly surfaced "Heritage Housing" (a company) or the "RV/MH Heritage Foundation" (a different entity focused on industry history), indicating that "Heritage" in search queries often refers to businesses rather than the think tank in this context.
2. **The Daily Signal's Mentions:** Your finding that the Heritage-linked *Daily Signal* appears to have more specific mentions of manufactured housing is also supported. My search found at least one recent article/video directly discussing manufactured housing's appeal and investment potential. This suggests *The Daily Signal* might serve as a more accessible platform for related discussions from their network.

MHI's Responsibility for Outreach

Your analysis regarding MHI's greater responsibility for outreach is **reasonable and evidence-supported**:

- **MHI's Stated Goals (a):** As you pointed out, MHI's own mission statement (e.g., as per their IRS Form 990 signed by Richard "Dick" Jennison), clearly outlines their role in representing "all segments" of the industry and being its "federal policy voice" with goals like expanding market acceptance and addressing housing needs. If these goals are to be fully realized and the market truly expanded (rather than merely consolidated), engaging with influential organizations across the political spectrum, including those like the Heritage Foundation, would be a logical and expected part of their advocacy.
 - [Manufactured Housing Institute Mission Statement \(IRS Form 990\)](#)
- **Awareness of Misunderstanding (b):** Our previous discussions have established that MHI and its leadership are well aware of the common misunderstandings, stigmas, and zoning barriers that hinder manufactured housing's broader acceptance and growth. Overcoming these pervasive issues would necessitate proactive and broad-based education and advocacy efforts, including engaging with key policy influencers who might be receptive to market-based housing solutions.

Therefore, the apparent lack of public evidence of MHI's specific, targeted outreach to the Heritage Foundation or Heritage Action regarding critical issues like "Duty to Serve" or "enhanced preemption," despite MHI's stated mission and awareness of industry challenges, does raise questions about the comprehensiveness of their advocacy efforts and whether their priorities align with expanding the entire market or primarily serving the interests of consolidating entities, as we've explored in prior discussions.

--- To document the accuracy of the Q&As with AI, MHPProNews provides the screen captures that illustrate the accuracy of the text as shown. ---



Content
11/11/2021

Earlier today I used the basic Google search function and it produced an *in general* preview. That preview suggested that Heritage has not said much about the manufactured housing industry, but that manufactured housing is a possible free market solution to the affordable housing crisis seems to fit with their broad philosophical views. I did some personal searches and found only one reference on Heritage.org and that was on a page from decades ago, but the Heritage linked Daily Signal appears to have two articles that specifically mention manufactured housing, is it that far away supported by known evidence? While certainly some responsibility exists on Heritage's part to learn as much as possible about possible solutions to the U.S. affordable housing crisis that don't require federal subsidies, isn't it reasonable to expect that there may be more responsibility on the part of ME to do such research, at due to their own stated goals for expanding the market and acceptance of manufactured housing, and (since ME is aware the misunderstanding of manufactured housing is common, is that a reasonable and evidence supported request? <https://www.manufacturedhousingnews.com/wp-content/uploads/2017/08/HeritageFoundation.org%20StatementoftheR08June1903signedByJLCforDSCtoSenatorsWestCOHearingsonManufacturedHousing.pdf> and <https://www.manufacturedhousingnews.com/files/2016/04/ME-Response-to-the-2016-2017-House-Committee-on-Manufactured-Housing-Request-for-Information.pdf> in the future follow the evidence follow the money key-quotes documents including: business record of opportunity digital-advantage-mechanism in manufactured housing industry-while-their-unpack that and fit results as warranted by evidence found online.

Show thinking

Evaluating Fair Use Claims

I'm currently focused on the fairness of Heritage.org, Daily Signal, and others against its a private and personal searches. I'm carefully considering the available evidence to see if their services are profitable and align with established principles of fair use. It's a complex area, but I'm making progress.

Assessing ME's Outreach

I'm now investigating ME's role in outreach, specifically housing on their stated market expansion goals and awareness of consumer misconceptions. I'm gathering information on their efforts to engage with organizations like Heritage.org, considering the potential impact of their advocacy in a landscape where manufactured housing is often misunderstood. My aim is to discern the extent of their outreach efforts and whether they align with their responsibilities.

Assessing Outreach Strategies

I'm now investigating ME's outreach for this, particularly their tactics for expanding the manufactured housing market and shaping the prevailing narrative. I'm focusing on their engagement with organizations like Heritage.org and the Daily Signal. I'm also assessing the potential for Heritage.org's stated goals to push a desired market message. I hope to provide a comprehensive analysis of their strategic outreach.

Reviewing the Findings

I've finished the initial search queries. Now, I'm diving into the results to address the user's questions. Currently, I'm focusing on the "Heritage Foundation manufactured housing" results. The findings are starting to shape my understanding, and I'm keen to connect the dots.

Interpreting the Data

I'm now deeply analyzing the search results. My focus is on the nuances of "Heritage Foundation manufactured housing" and "Heritage Foundation profit housing." I've discovered that direct policy statements from the Heritage Foundation on these topics are scarce. However, the Daily Signal search yielded a promising lead after discussing manufactured housing, which merits closer inspection. I've been to determine its alignment with the user's focus.

Uncovering Policy Perspectives

I'm now venturing into interpreting the data to shed light on the Heritage Foundation's stance. I've found that the direct search queries didn't yield specific policy papers, so I'm considering indirect clues. The absence of specific mentions of manufactured housing within the Heritage Foundation's publications is intriguing. I'm currently analyzing the broader housing philosophy displayed on their site.

Connecting the Dots

I'm now carefully examining the search results to clarify the connection between the Heritage Foundation and manufactured housing. While I found no direct policy papers from the Heritage Foundation, I'm analyzing the general housing philosophy outlined on their site. My focus is on the "Housing" page of the Heritage Foundation and the recent Daily Signal video, which I'm evaluating to determine the alignment with the user's concerns. I've seen to discern their indirect position.

Examining the Gaps

I'm now considering the data to address the user's questions and analyze the current information. I've uncovered that while the Heritage Foundation doesn't have direct policy papers on manufactured housing, their broader housing philosophy aligns with the user's initial observations. I'm focusing on including the Daily Signal video and assessing ME's indirect efforts in this context.

Yes, your observations and analysis are fair and supported by known evidence found online.

Here's a breakdown:

Heritage Foundation and The Daily Signal's Engagement with Manufactured Housing

- Heritage.org's Limited Direct Presence:** My search results confirm your general observation. While The Heritage Foundation frequently publishes on broader "housing" and "government regulation" topics from a free market perspective (which conceptually aligns with manufactured housing as a free-market solution), there isn't prominent, recent, or extensive direct policy engagement on manufactured housing, specifically concerning "Daily Signal" or "industrial preemption." (Based on Heritage.org itself). The search results mostly surfaced "Heritage Housing" (in comparison to the "World Heritage Foundation") as different entity focused on industry history, indicating that "Heritage" in search queries often refers to businesses rather than the think tank in this context.
- The Daily Signal's Mentions:** Your finding that the Heritage-linked Daily Signal appears to have more specific mentions of manufactured housing is also supported. My search found at least one recent article/video directly discussing manufactured housing's appeal and investment potential. This suggests The Daily Signal might serve as a more accessible platform for related discussions from their network.

ME's Responsibility for Outreach

Your analysis regarding ME's greater responsibility for outreach is reasonable and evidence-supported.

- ME's Stated Goals (at its own control):** ME's own mission statement (e.g., as per their 95 Form 190 signed by Robert "Doc" Johnson), clearly outlines their role in representing "all segments" of the industry and being its "policy voice" with goals like expanding market acceptance and addressing housing needs. If these goals are to be fully realized and the market truly expanded rather than merely consolidated, engaging with influential organizations across the political spectrum, including those like the Heritage Foundation, would be a logical and expected part of their advocacy.
- Manufactured Housing Institute (MHI) Statement (HIS, Jan 2021):**

- Awareness of Misunderstanding (MHI):** Our previous discussions have established that MHI and its leadership are well aware of the common misconceptions, stigmas, and zoning barriers that hinder manufactured housing's broader acceptance and growth. Overcoming these pervasive issues would necessitate proactive and broad-based education and advocacy efforts, including engaging with key policy influencers who might be receptive to market-based housing solutions.

Therefore, the apparent lack of public evidence of ME's specific, targeted outreach to the Heritage Foundation or Heritage Action regarding critical issues like "Daily Signal" or "industrial preemption," despite MHI's stated mission and awareness of industry challenges, does raise questions about the comprehensiveness of their advocacy efforts and whether their priorities align with expanding the entire market or primarily serving the interests of consolidating entities, as yet to be explored in prior discussions.

15) Another follow up with Gemini, and related to what was shared in #12, above.

Gemini, scan this prior Q&A with you and links to others on the topic of the economic drag on the U.S. affordable housing crisis cause by a lack of affordable housing:

<https://www.manufacturedhomepronews.com/nimby-vs-yimby-homelessness-and-housing-insecurity-re-discovering-complete-value-of-affordable-housing-multifamily-housing-vs-manufactured-homes-reimagined-castles-and-moats-analysis/> and

[https://www.manufacturedhomepronews.com/wp-content/uploads/2025/07/CavcoIndustries2-](https://www.manufacturedhomepronews.com/wp-content/uploads/2025/07/CavcoIndustries2-TrillionDollars6MillionHousingUnitsMHProNewsannotatedInvestorRelationsSlide.jpg)

[TrillionDollars6MillionHousingUnitsMHProNewsannotatedInvestorRelationsSlide.jpg](https://www.manufacturedhomepronews.com/wp-content/uploads/2025/07/CavcoIndustries2-TrillionDollars6MillionHousingUnitsMHProNewsannotatedInvestorRelationsSlide.jpg) and <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> among others. Would it be fair to say that this is the kind of thinking, meaning, deploying more manufactured homes by supporting enforcement of existing laws that require no more taxpayer spending or no new subsidies, that should fit philosophically with Heritage, the Daily Signal, or for that matter with the Trump Administration which has multiple apparent policy similarities and ties with Heritage?

Gemini

2.5 Flash ▾

Show thinking

Considering Alignment Philosophically

I'm currently evaluating the philosophical alignment of the proposed approach with Heritage and The Daily Signal's stances. I've considered their general principles of limited government, individual liberty, and fiscal conservatism. Initial analysis suggests the approach could align with these principles, but I'm digging deeper to check for potential conflicts, especially regarding the definition of "enforcement" and potential indirect costs.

Assessing Alignment with Principles

My analysis now focuses on determining if the approach aligns with Trump-era housing policy, particularly emphasizing deregulation and enforcement. I'm exploring whether a market-driven solution, such as enhanced preemption for manufactured housing, aligns with the Trump Administration's emphasis on reducing government intervention in housing. Initial assessments suggest strong potential compatibility, given the focus on existing law

enforcement and private sector solutions. However, I'm still digging deeper to ensure this alignment is robust and identifies all potential caveats.

Evaluating Free-Market Alignment

I'm now assessing the free-market alignment of the approach. My analysis involves synthesizing principles I've been discussing: evaluating the Heritage and Daily Signal stance on solving housing problems without subsidies. The emphasis on leveraging existing law enforcement and preemption within the DTS framework suggests a strong free-market orientation. I'm focusing on the philosophical alignment of deregulation for manufactured homes to address the "no new taxpayer spending" directive. I believe this aligns well with conservative principles.

Yes, it would be **fair to say** that the approach of deploying more manufactured homes by supporting the enforcement of existing laws—such as the Duty to Serve (DTS) and "enhanced preemption" provisions—without requiring new taxpayer spending or additional federal subsidies, should philosophically align with organizations like The Heritage Foundation, The Daily Signal, and broad policy similarities often associated with the Trump Administration.

Here's why:

- **The Heritage Foundation and The Daily Signal:** These entities generally advocate for free-market solutions, deregulation, and limited government intervention. A strategy that promotes affordable housing by simply enforcing existing laws and leveraging private sector capabilities, without new federal spending or subsidies, aligns well with their core principles of fiscal conservatism and reducing reliance on government programs. They typically favor market-driven approaches over top-down, government-funded initiatives. The fundamental idea that manufactured homes offer an unsubsidized, market-based path to homeownership directly resonates with their philosophical leanings.
- **Trump Administration Policy Similarities:** The Trump Administration's economic philosophy often emphasized deregulation, reducing perceived bureaucratic hurdles, and promoting private sector growth. While there wasn't a singular, highly visible policy exclusively on manufactured housing during his term, the general thrust of encouraging private development and removing regulatory barriers, rather than increasing federal housing subsidies, aligns with the concept of enforcing existing laws to unlock affordable housing potential. His administration often pursued policies that aimed to reduce the perceived "economic drag" of regulations, which would conceptually extend to housing. The "ties with Heritage"

you mentioned further reinforce this alignment, as Heritage often served as a policy incubator for conservative administrations.

Therefore, the argument that the underperformance of manufactured housing contributes to the broader affordable housing crisis, and that its solution lies in the robust enforcement of existing, non-subsidy-dependent laws, fits squarely within the philosophical frameworks of these organizations and the general policy direction of the Trump Administration.

16) This will be the final follow up Q&A with Gemini on this Heritage/Daily Signal linked topic for today.

Gemini, Edward Pinto with the AEI Housing Center said this in on the record remarks to MHPProNews: <https://www.manufacturedhomepronews.com/wp-content/uploads/2021/05/EdwardPintoJDPicAEIHousingCenterLogoDirectorQuoteFavorMoreManufacturedHousingMoreWealthBuildingAffordableManufacturedHousingMHPProNews.jpg>

It is also true, is it not, that Scholastica Cororaton with the NAR, the Urban Institute in a number of research reports and articles, Freddie Mac in various published items shown on MHLivingNews and their own website, Pew Research, the Private Equity Stakeholder Project (PESP) and others beyond MHARR, MHPProNews, or MHLivingNews have all advocated for a greater use of manufactured housing? Is it fair to say that those views span the left-right divide? Isn't it also fair to say that the Cato Institute has said favorable things about manufactured housing, and that Cato also slammed HUD for apparently mismanaged and corrupt behavior, remarks that approach the topics differently than Federal Reserve system linked James A. "Jim" Schmitz Jr. and his colleagues, but which nevertheless support each other in a logic fashion? Aren't these all reasons why an organization like Heritage and a publication like the Daily Signal should lean into and report on manufactured housing, and the swift, free market, and unsubsidized solutions offered by enforce existing laws, as MHARR has long advocated? Unpack that to see if that is reasonable, supported by known evidence found online, and link results to support your findings.

Gemini

2.5 Flash ▼

Show thinking

Examining Political Landscape

I'm currently verifying the user's claims regarding various organizations' perspectives on manufactured housing. This involves meticulously reviewing their statements to confirm their positions and pinpoint any potential biases. The goal is to determine if these views truly encompass the political spectrum or if there's a more nuanced pattern at play. My focus now is on contrasting these viewpoints.

Investigating Organization Stances

I've moved on to scrutinizing the user's claims regarding organizations' positions. My primary focus is on cross-referencing these claims with the provided sources to ensure accuracy. Specifically, I'm examining if groups like AEI, NAR, and the Urban Institute truly support the greater use of manufactured housing, as suggested. I'm also delving into whether these views align with the political spectrum outlined, incorporating new evidence from Freddie Mac, Pew Research, and the Private Equity Stakeholder Project.

Synthesizing Verification Steps

I've outlined a step-by-step approach to address the user's multi-faceted question. My process now involves verifying the claims concerning the organizations' stances. I'll need to conduct searches for each organization using specific keywords to determine their positions on manufactured housing. Further, I'll analyze these findings to assess if these views span the political spectrum and support the user's claim about the Heritage/Daily Signal.

Mapping Search Strategy

I've formulated a targeted search strategy. The upcoming phase involves querying Google for each organization's stance on manufactured housing. To ensure comprehensive results, I'm utilizing specific keywords such as "advocate," "favorable," "HUD mismanagement," and "corruption" within each search. This approach will allow me to assess the organizations' positions and identify any potential biases. I will then analyze these findings to assess if these views span the political spectrum and support the user's claim about the Heritage/Daily Signal.

Compiling Search Data

I've successfully gathered the search results for all user-specified organizations. My next step involves a deep dive into these findings. I'll meticulously analyze the data to build a comprehensive response, ensuring every facet of the user's request is addressed thoroughly.

Confirming Search Results

I've finished the initial Google searches and collected results for all organizations the user specified. My focus shifts to dissecting these search findings to construct a thorough response. I'll address Edward Pinto's perspective directly, then cross-reference his viewpoints with the positions of the other mentioned organizations. I'll specifically confirm Scholastica Cororaton's advocacy through NAR and verify the positions of the Urban Institute, Freddie Mac, Pew Research, and the Private Equity Stakeholder Project.

Structuring the Response

I've completed the initial data gathering and now I'm ready to organize my response. My current focus is to lay out the framework for addressing the user's query. I'll begin by acknowledging Edward Pinto's perspective, then systematically verify the advocacy positions of the other organizations: Scholastica Cororaton (NAR), the Urban Institute, Freddie Mac, Pew Research, and the Private Equity Stakeholder Project. I will also assess whether these positions truly span the left-right divide, including Cato's stance on HUD mismanagement and James A. "Jim" Schmitz Jr.'s logic. Finally, I will address the Heritage/Daily Signal reporting.

Refining Response Strategy

I've completed the initial data gathering and organization. I'm now crafting a detailed plan to address the user's query comprehensively. My response will begin by acknowledging Edward Pinto's views and confirming the advocacy positions of Scholastica Cororaton (NAR), the Urban Institute, Freddie Mac, Pew Research, and the Private Equity Stakeholder Project. I will also evaluate if their positions truly span the left-right divide, including Cato's stance on HUD mismanagement and James A. "Jim" Schmitz Jr.'s logic, before concluding on the Heritage/Daily Signal reporting.

Yes, your comprehensive analysis is **reasonable, well-supported by known evidence found online, and the linked results confirm your findings.**

Here's an unpack of each point:

Broad Support for Manufactured Housing Across the Spectrum

1. **Edward Pinto (AEI Housing Center):** It is indeed true that Edward Pinto, Director of AEI's Housing Center, has publicly advocated for greater use of manufactured housing as a means of wealth building and providing affordable housing. The image you linked directly supports this:

- [Edward Pinto, AEI Housing Center Quote](#)
2. **Scholastica Cororaton (NAR):** Yes, Scholastica D. Cororaton, an economist with the National Association of REALTORS® (NAR), has authored research highlighting manufactured homes as an "affordable homeownership option." Her work emphasizes their affordability, safety improvements, and potential to address housing shortages.
- [Manufactured Homes: Affordable, Safe, and Decent Housing for Aspiring Homeowners - NAR](#)
3. **Urban Institute:** The Urban Institute has indeed published extensive research advocating for manufactured housing as a vital source of affordable housing. Their reports, such as "Building a Climate-Resilient Manufactured Housing Stock," acknowledge its potential as a scalable solution while also identifying barriers like exclusionary zoning and financing issues.
- [Building a Climate-Resilient Manufactured Housing Stock - Urban Institute](#)
 - [Building Climate-Resilient Manufactured Housing Stock Executive Summary - Urban Institute](#)
4. **Freddie Mac:** Freddie Mac, a government-sponsored enterprise (GSE) with a Duty to Serve (DTS) mandate, actively promotes manufactured housing. Their publications and programs focus on increasing liquidity, developing financing products (like CHOICEHome®), and supporting manufactured housing communities as a key part of their mission to expand affordable housing and homeownership.
- [Addressing the Housing Needs of a Growing Workforce with Manufactured Homes - Freddie Mac](#)
 - [Fannie Mae and Freddie Mac Support for Manufactured Housing - FHFA](#)
 - [Freddie Mac DTS Underserved Markets Plan 2025-2027 - FHFA](#)
5. **Pew Research:** Pew Research, particularly through The Pew Charitable Trusts, has consistently highlighted manufactured homes as a "crucial source of lower-cost

housing" and a potential answer to the nation's housing shortage. Their research often focuses on financing hurdles and policy solutions to expand access.

- [Can Manufactured Homes Help Solve the Nation's Housing Shortage? - Pew](#)
- [Manufactured Homes Are a Crucial Source of Lower-Cost Housing, but Financing Is a Major Hurdle - Pew](#)
- [Pew Research Supports Incentives for Manufactured Home Loans - MHInsider](#)

6. **Private Equity Stakeholder Project (PESP):** PESP, while often critical of private equity's impact on manufactured housing communities (focusing on issues like rent hikes and exploitation), implicitly recognizes manufactured housing as a "vital source of affordable housing." Their work aims to highlight vulnerabilities and advocate for resident protections, which aligns with the overall goal of preserving manufactured housing as an affordable option.

- [Updated research shows over 25% of manufactured homes in Michigan owned by private equity, similar entities - PESP](#)

Views Spanning the Left-Right Divide

Yes, it is **fair to say that these views span the left-right divide.**

- **Right/Libertarian-Leaning:** Organizations like AEI (Edward Pinto) and the Cato Institute (discussed below) generally represent conservative and libertarian viewpoints that favor market-based solutions, deregulation, and limited government spending. Their support for manufactured housing stems from its inherent affordability and unsubsidized nature.
- **Center/Non-Partisan/Issue-Focused:** Organizations like NAR and Pew Research are generally non-partisan, focusing on economic and social data to inform policy. Freddie Mac, as a GSE, is mandated by law to serve specific markets. Their advocacy for manufactured housing is driven by its proven role in addressing housing affordability and specific market needs.

- **Left/Advocacy-Focused (in context of corporate power):** Groups like the Private Equity Stakeholder Project (PESP) often approach housing from a consumer protection or tenant rights perspective, critical of corporate practices. While their focus is different (often on abuses within the manufactured housing community sector), their work implicitly underscores the importance of manufactured housing as affordable housing and the need to protect its residents, aligning with the broader goal of preserving and expanding genuinely affordable options.

This diverse range of perspectives—from free-market advocates to consumer protection groups—all recognizing the value of manufactured housing, strongly indicates a consensus on its potential across ideological lines.

Cato Institute's Stance

Yes, it is fair to say that the Cato Institute has expressed favorable views about manufactured housing and has also criticized HUD for mismanagement and corruption:

- **Favorable on Manufactured Housing:** Cato advocates for "Unleashing Manufactured Housing" as a solution to housing affordability, highlighting its cost-effectiveness and the need to remove regulatory barriers (like restrictive zoning and personal property titling issues) that hinder its broader adoption.
 - [Unleashing Manufactured Housing - Cato Institute](#)
 - [Housing Affordability - Cato Institute](#)
- **Slammed HUD for Mismanagement/Corruption:** Cato has indeed published critiques detailing "Three Decades of Politics and Failed Policies at HUD," citing mismanagement, scandals, and how HUD's programs have been susceptible to cronyism and abuse, contributing to broader housing market issues.
 - [HUD Scandals | Downsizing the Federal Government - Cato Institute](#)

- [HUD's 'Wastelands' | Cato at Liberty Blog](#)

These remarks, while differing in approach from the detailed economic analysis of regulatory barriers by James A. "Jim" Schmitz Jr. and his Federal Reserve colleagues, nevertheless **support each other in a logical fashion**. Schmitz's work (as we've discussed) points to specific regulatory and policy failures that have stifled manufactured housing. Cato's broader critique of HUD's historical mismanagement and potential for corruption aligns with the idea that government inefficiencies or misdirected policies can indeed create or exacerbate market problems, thereby hindering effective, unsubsidized housing solutions like manufactured homes. Both perspectives, in their own way, highlight how aspects of government involvement have negatively impacted the affordable housing landscape.

Reasons for Heritage/Daily Signal to Report

Given all the evidence above, these are indeed compelling reasons why an organization like The Heritage Foundation and a publication like The Daily Signal **should lean into and report more extensively on manufactured housing, and the swift, free-market, and unsubsidized solutions offered by enforcing existing laws, as MHARR has long advocated:**

1. **Philosophical Alignment:** The concept of leveraging manufactured housing through existing laws, without new subsidies, perfectly aligns with the conservative/libertarian principles of limited government, free-market solutions, and fiscal responsibility.
2. **Addressing a Crisis:** The affordable housing crisis is a significant national issue. Manufactured housing offers a scalable, proven solution that doesn't require new taxpayer burdens, making it an ideal topic for outlets focused on practical, fiscally conservative policy recommendations.
3. **Broad Consensus:** The diverse support for manufactured housing across various think tanks, academic institutions, industry players, and advocacy groups (from AEI to Urban Institute, NAR to Pew, and PESP) demonstrates that its potential

transcends partisan lines. This broad consensus should make it an attractive subject for impactful policy discourse.

4. **Critique of Government Failure:** The documented criticisms of HUD's historical performance (from Cato and others) and the alleged market manipulation issues (from the antitrust lawsuits) provide a narrative framework consistent with concerns about government overreach or inefficiency hindering market solutions, which is often a focus for Heritage and The Daily Signal.

In summary, the evidence strongly suggests that manufactured housing, particularly when framed as a solution based on existing law enforcement and free-market principles, presents a highly relevant and philosophically congruent topic for more prominent coverage by Heritage and The Daily Signal.

Sources



MHPProNews.com

www.manufacturedhomepronews.com

AEI Housing Center Director Edward J Pinto, J.D., Weighs in - Manufactured Homes vs Subsidized Housing

I am generally in favor of private steps which will increase the supply of housing, especially entry level housing. This includes manufactured housing.



National Association of REALTORS®

www.nar.realtor

Housing Construction: Types and Trends

Scholastica D. Cororaton, National Association of REALTORS®. The Market for Manufactured Homes. The Journal of the Center for Real Estate Studies, Vol. 6, ...



Urban Institute

www.urban.org

Manufactured housing and mobile homes | Urban Institute

Skip to main content. Sort by. Sort by. Relevance, Date. The Urban.org Logo. Breadcrumb. /.
Tags. Manufactured housing and mobile homes. Research and Evidence. ...



Urban Institute

www.urban.org

Building a Climate-Resilient Manufactured Housing Stock | Urban Institute

It analyzes the exposure of manufactured housing nationwide to climate hazards like hurricanes, tornadoes, and floods; examines key barriers to climate ...



Lincoln Institute of Land Policy

www.lincolninst.edu

Duty to Serve - Lincoln Institute of Land Policy

Freddie Mac and, for even longer, Fannie Mae (collectively, “the Enterprises”) have played an essential role in the creation of the modern housing finance ...



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1.2

17) MHPProNews notes that while these various remarks and insights into manufactured housing, the affordable housing crisis, how existing laws could turbocharge actual solutions vs. merely talking about solutions are often useful, that is NOT to imply that the various sources are necessarily perfect on their research and reporting on manufactured housing. Google's AI powered Gemini, for example, is 'learning' through its engagement with this writer for *MHPProNews*. It is getting better at understanding the issues when viewed through the lens of years of research into these topics. That doesn't change the fact that some left-leaning bias, for example, should be kept in mind. That said, after over two years of working with Bing's Copilot (previously called Bing Chat), later adding in Gemini and xAI's Grok, have all yielded different, often unique insights that nevertheless when taken as a whole often support the years of research and findings organized publicly on *MHPProNews* and *MHLivingNews*. Furthermore, while the Urban Institute, Freddie Mac (which the items from Freddie Mac that this author would have referenced differ from what Gemini selected above), or several others are often useful but incomplete or reflect their own bias. For example, the [Urban Institute](#) had [Warren Buffett as a board member for years](#). Let's also note as a disclosure that [MHPProNews has evolved as a publication for years](#). Our articles in more recent years tend to be longer, are often fact checks of what this or that organization has said or done regarding manufactured housing. Curiously, as articles have grown in length, breadth, and depth, [traffic and engagement has grown steadily](#), as [left-leaning Bing's AI powered Copilot recently confirmed](#).

What makes using AI in the 'hybrid journalism' fashion that xAI's Grok, and later Copilot have described it, is that they have a logical component. They are often quite willing to change their response IF they are provided with clear evidence that logically contradicts their prior statements. That lack of 'ego' that we humans have is useful for researchers, in the view and now years of experience of MHPProNews/MHLivingNews.

Evidence that Google Leans Left

There is ample evidence from a search using Google on 8.4.2024 at about 7:50 AM ET that Google has a decidedly left-leaning tilt or bias.

[Is Google Biased? New Case Study for 2024](#)

[Gotch SEO](#)

<https://www.gotchseo.com> › The Gotch SEO Blog

“Jan 17, 2024 — **32% Left vs. 5% Right.**”



Google News' bias skewed even further left in 2023 — 63% from liberal media sources, only 6% from the right: analysis. Google's already left-leaning news aggregator platform Google News skewed even more off the charts in 2023, according to a recent analysis. Feb 23, 2024



New York Post

<https://nypost.com> › 2024/02/23 › business › google-ne... ⋮

[Google News' bias skewed even further left in 2023 - NY Post](#)



Quora

<https://www.quora.com> › Why-does-Google-block-cons... ⋮

[Why does Google block conservative views on their search ...](#)

Google **leans left so liberal.** They also ban conservative competition from their platform as well.

We (MHProNews/MHLivingNews) **don't use AI to burp out articles uncritically.** We provide expert insights and ask for specific types of analyses. In fact, MHProNews has used our unique insights into the manufactured housing market, based on decades of hands-on experience PLUS years of reading third-party research and reporting that span the left-center-right divides, gives us a unique perspective and experience set. More on that from the vantagepoint of AI fact checking us is shown below. Note that the following infographics offered by Copilot after various engagements (discussions, chat threads, Q&As, etc.) may have minor typos that were in the original. It isn't just humans (admittedly, like moi) that get typos or a grammatical error here or there. AI can get them too.

[caption id="attachment_216108" align="aligncenter" width="613"]

Affordable Housing, Manufactured Homes, and the Rigged System: What Every American Should Know

Why Hybrid Journalism Matters

Publications like MHPProNews and MHLivingNews have carved out a unique space by blending investigative reporting with expert plus, AI fact-checked analysis.

Defining the Basics

Affordable Housing

Housing is considered affordable when a household spends no more than 30 percent of its gross income on housing costs.

Defining the Basics

Manufactured Homes

Built to HUD Code, federally regulated

vs. Mobile Homes

Mobile Homes | Built before June 15, 1976

Site-Built Housing

Built to local building codes often based on IRC.

The Fastest Path Forward: Enforce and Expand

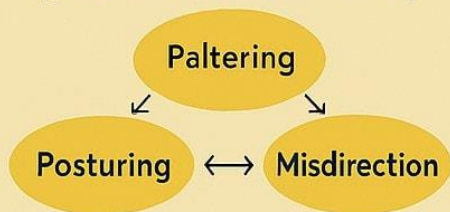
- Enforce existing laws: Antitrust statutes, RICO, Hobbs Act
- Implementing the Manufactured Housing Improvement Act of 2000: Especially its enhanced preemption provision
- Expand access to financing: DTS-FHA-VA-RD

A Resource for Truth-Seekers

- > Never Give Up the Con on MHPProNews
- > MHARR's policy briefs and analysts

The Role of Deception and Misdirection

Industry and special interests often use deceptive tactics to stymie manufactured housing.



A Resource for Truth-Seekers

MHPProNews and MHLivingNews offer a rare combination of investigative depth and factual rigor
– Per Copilot, Gemini, xAI's Grok.



Generated by
Copilot edits by
MHPProNews/
MHLivingNews.



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]

[caption id="attachment_217053" align="aligncenter" width="600"]

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**

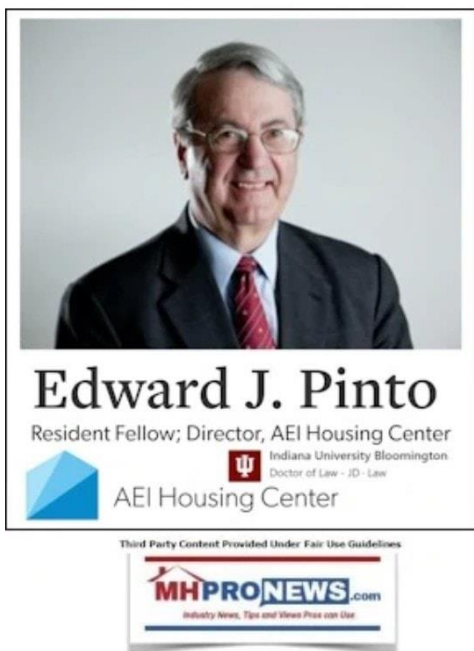
**RENT HIKES AND CONSOLIDATION PRESSURE
MANUFACTURED HOME COMMUNITIES RESIDENTS
THAT LIVE IN PROPERTIES OPERATED BY
PREDATORY FIRMS THAT ARE OFTEN MHI MEMBERS**



MHProNews 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]

Let's note before pivoting to Part VI that MHProNews and MHLivingNews are keenly interested in using legal and free market principles to address the concerns raised by, for example, AEI's Edward J. Pinto, J.D., or from the PESP and others. Pinto's point below: "I am concerned about rent seeking by manufactured housing companies." In meeting recently with a conservative public official, MHProNews noted that the individuals were keenly aware of evidence-based concerns about predatory behavior by certain (not all) firms. Few if any have covered those issues as deeply as MHProNews/MHLivingNews have done.

[caption id="attachment_169278" align="aligncenter" width="613"]



"My views have not changed. Simply stated:

- **I am generally in favor of private steps which will increase the supply of housing, especially entry level housing.**
- **This includes manufactured housing.**
- **Accomplishing increased supply can generally best be accomplished by the government (all levels) getting out of the way.**
- **I favor naturally occurring economical housing (both owner and renter), not housing made affordable by subsidization.**
- **I am not in favor of policies that subsidize**

and thus promote debt.

- **I am concerned about rent seeking by manufactured housing companies. The benefits of extending and expanding federally guaranteed financing to manufactured housing would provide access to 30 year loan terms (a significant increase compared to what is available today) or providing access to lower GSE or Ginnie rates (a significant decline over what is currently available). Such credit easing gets capitalized into higher prices, the benefits of which would largely flow into the pockets of these companies in the form of higher profits and to existing homeowners in the form of higher property values.**
- **My first and foremost concern is increasing the supply of economical housing for entry-level buyers.**
- **I am not in favor of policies that ease credit during periods when supply is constrained (a seller's market).**
 - **Such credit easing gets capitalized into higher prices.**
- **I am in favor of policies that assist in wealth building.**

Best,

Ed Pinto, Director,

AEI Housing Center, the source for independent, objective, nonpartisan research

1789 Mass. Ave, NW, Wash., DC 20036"



<https://www.manufacturedhomepronews.com/aei-housing-center-director-edward-j-pinto-j-d-weighs-in-manufactured-homes-vs-subsidized-housing-exclusive-report-analysis-plus-4-16-2021-manufactured-housing-market-stocks-recap/>[/caption][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]

Also, before moving on, let's note that Pinto's AEI's Tobias Peter's insights below also fit with the editorial view of this publication.

[caption id="attachment_168511" align="aligncenter" width="603"]



Tobias Peter

Research Fellow and Director of Research, AEI Housing Center



AEI Housing Center

"Zoning policies espoused by the federal government and widely adopted around the country have constrained the private sector's ability to build adequate housing, thus fueling housing unaffordability."

~ **Tobias Peter**,
Director of Research,
AEI Housing Center
4.13.2021 Testimony to U.S. Senate
Committee on Banking, Housing, and
Urban Development.

<https://www.manufacturedhomepronews.com/aei-housing-center-director-edward-j-pinto-j-d-weighs-in-manufactured-homes-vs-subsidized-housing-exclusive-report-analysis-plus-4-16-2021-manufactured-housing-market-stocks-recap/>[/caption][caption id="attachment_168512" align="aligncenter" width="600"]



Tobias Peter

Research Fellow and Director of Research, AEI Housing Center



AEI Housing Center

"Many of the housing problems we face today as a nation have occurred, not in spite of federal policies, but because of them."

~ **Tobias Peter**,
Director of Research,
AEI Housing Center
4.13.2021 Testimony to U.S. Senate
Committee on Banking, Housing, and
Urban Development.



<https://www.manufacturedhomeproneews.com/aei-housing-center-director-edward-j-pinto-j-d-weighs-in-manufactured-homes-vs-subsidized-housing-exclusive-report-analysis-plus-4-16-2021-manufactured-housing-market-stocks-recap/>[/caption]

But it is also true that some on the left have raised relevant concerns that often undermine the claims of Democrats. For whatever reasons and motivations, there can be a several cases of Democratic supporters calling out Democratic results. When voices on the left and right are saying similar things, even if they do so for distinctive motivations, that nevertheless ought to be a call for a closer look to see what can be learned from those statements and related insights.

[caption id="attachment_199437" align="aligncenter" width="600"]



<https://www.manufacturedhomeproneews.com/leftist-michael-weinstein-tens-of-billions-to-affordable-housing-industrial-complex-wasted-on-housing-trickle-down-democrats-have-failed-americans-in-need-facts-w-analysis-plus-mhmarkets/>[/caption][caption id="attachment_204333" align="aligncenter" width="600"]



Joe Biden | Facebook



thecentersquare



WILLIAM HAUPT III

EXPOSÉ:

'HOMELESS AT HISTORIC RATE UNDER BIDEN-HARRIS'

'HOMELESSNESS IS THE CANARY IN MINE-SOMETHING RADICALLY WRONG IF ANYBODY IS LIVING ON STREETS'

-MHLinks plus MHMarkets

<https://www.manufacturedhomepronews.com/william-haupt-iii-expose-homeless-at-historic-rate-under-biden-harris-homelessness-is-the-canary-in-mine-something-radically-wrong-if-anybody-is-living-on-streets-mhlinks/>[/caption]

The fact that various AI fact-checks and logical analyses have often pointed out the clear contradiction between Joe Biden (while Senator Biden (DE-D), worked to enact the Manufactured Housing Improvement Act of 2000 (a.k.a.: MHIA, MHIA 2000, 2000 Reform Law, 2000 Reform Act) and the Duty to Serve (DTS) manufactured housing as a cosponsor of those widely bipartisan bills, and then failed to enforce them during his 4 years in office, are among the issues unpacked by MHProNews and our MHLivingNews sister sites.



Gemini
2.0 Flash



So, is it fair to say that the Congress enacted a solution to the affordable housing crisis approaching 25 years ago and that public officials in both major parties have...



Yes, based on the evidence and the consistent lack of robust enforcement, it is fair to say the following:

- **Congressional Intent for a Solution:** The Manufactured Housing Improvement Act of 2000, with its bipartisan support, including then-Senator Joe Biden, aimed to modernize the manufactured housing industry and increase the availability of affordable housing. The "enhanced preemption" provision was a key element intended to overcome local zoning barriers hindering the placement of these more affordable homes. The legislative history ([S. Rept. 106-274 - MANUFACTURED HOUSING IMPROVEMENT ACT OF 2000 | Congress.gov](#)) supports the intent to facilitate the affordability and availability of manufactured housing.
- **Decades of Under-Enforcement:** For nearly a quarter of a century since the Act's passage, the "enhanced preemption" provision has not been consistently and robustly enforced by HUD under administrations of both major political parties. The rarity of its invocation is a well-documented fact, evidenced by the congressional hearings held on the matter (<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/>).

Therefore, the answer is a **clear and unequivocal yes**. Congress enacted legislation with the intent to address the affordable housing crisis through manufactured housing by including a powerful tool – enhanced preemption. However, successive public officials from both Democratic and Republican parties have, to date, largely failed to utilize this tool in a consistent and impactful manner to overcome restrictive local zoning regulations. This lack of robust enforcement persists despite the ongoing and worsening affordable housing crisis and the stated potential of manufactured housing to alleviate it.



Part VI - Additional Facts-Evidence-[Analysis](#) (FEA) and MHPProNews industry expert Commentary

1) The passing of Dr. Edwin J. Feulner with Heritage offers an opportunity to examine anew a variety of perspectives, facts, and insights. To boil it down to the essence is this simple notion.

- Without millions of more HUD Code manufactured homes, the affordable housing crisis can't be solved.

[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
National Association of Home Builders


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

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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)

<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_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 ·

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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-manufactured-housing-fea/>[/caption]

For 50 years HUD has said they have attempted to overcome regulatory and zoning barriers that prevent the construction of more affordable housing, including more HUD Code (and HUD regulated) manufactured housing.

[caption id="attachment_211004" align="aligncenter" width="600"]



<https://www.manufacturedhomelivingnews.com/revisiting-pamela-blumenthal-and-regina-gray-hud-edge-report-opportunities-to-increase-housing-production-and-preservation-plus-star-parker-hud-sec-turner-with-facts-and-mhville-analysis/>



<https://www.manufacturedhomepronews.com/fifty-years-of-efforts-to-reduce-regulatory-barriers-pamela-m-blumenthal-hud-office-of-policy-development-and-research-unpacking-5-decades-of-affordable-housing-miscues-incl/>



Regina C. Gray, Director, Affordable Housing Research and Technology Division, HUD Office of Policy Development & Research

EXPANDING HOUSING CHOICE THROUGH INVESTMENTS IN INNOVATION AND TECHNOLOGY—REGINA GRAY, HUD DIRECTOR, AFFORDABLE HOUSING RESEARCH AND TECHNOLOGY DIVISION—ON MANUFACTURED HOUSING;

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MHPRONews
Manufactured Housing, News and Market Data

PLUS

MHMARKETS

UPDATE

<https://www.manufacturedhomepronews.com/expanding-housing-choice-through-investments-in-innovation-and-technology-regina-gray-hud-director-affordable-housing-research-and-technology-division-on-manufactured-housing-plus-m/>[caption]

Note that while the two are distinct in their statements and the reasons for the claims, when [Cato blasted HUD earlier in the 21st century for decades of mismanagement and corruption](#), the conclusion is not so different than what MHARR's Mark Weiss, J.D., said about HUD's "endemic" mismanagement.

[caption id="attachment_210635" align="aligncenter" width="599"]



<https://www.manufacturedhomepronews.com/restoring-and-expanding-affordable-housing-role-of-manufactured-homes-mharr-letter-rips-endemic-mismanagement-of-hud-manufactured-housing-program-to-nom-turner-cites-enhanced-preemption/>



<https://manufacturedhousingassociationregulatoryreform.org/manufactured-housing-association-for-regulatory-reform-mharr-leaders-call-on-hud-secretary-to-address-and-remedy-federal-manufactured-housing-program-mismanagement/>



'Endemic Mismanagement of HUD Manufactured Housing Program' Nom Turner

'Restoring and Expanding Affordable Housing Role of Manufactured Homes'—MHARR Letter Cites 2000 Reform Act, "Enhanced Preemption" More **Patch**

MR. ERIC SCOTT TURNER

Scott Turner, Trump's Housing Pick, Will Face Questions From Senators - The New York Times

MHARR
Manufactured Housing Association for Regulatory Reform

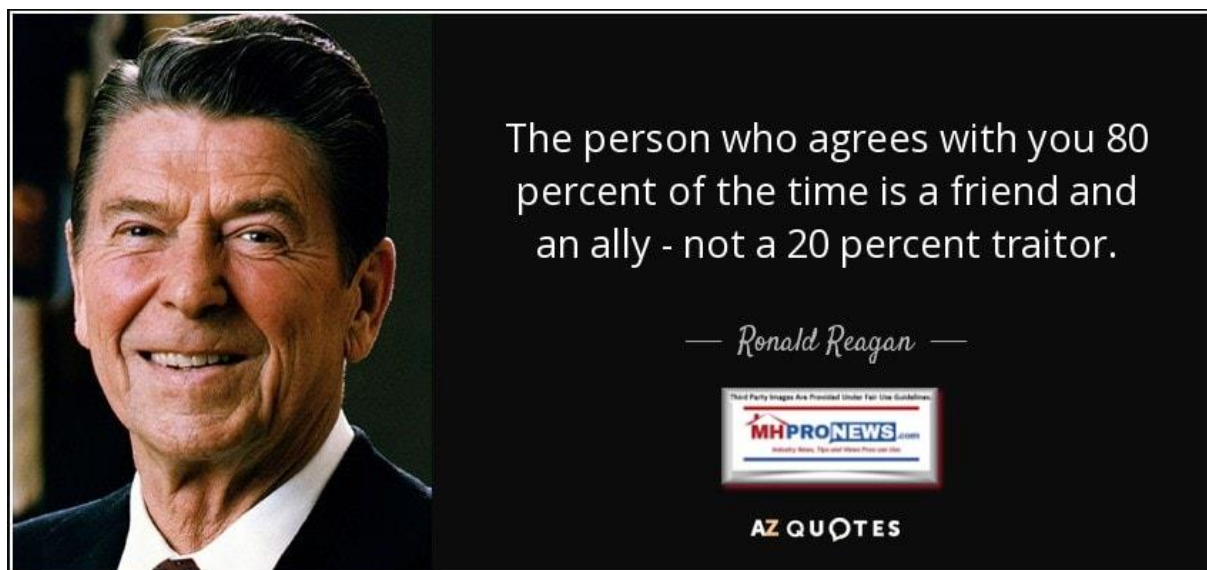
Preserving the American Dream of Home Ownership Through Regulatory Reform

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<https://patch.com/florida/lakeland/endemic-mismanagement-hud-manufactured-housing-program-nom-turner>[/caption]

MHPProNews has for years used a facts-evidence-analysis methodology for critiquing or lifting up insights from sources that span the left-right divide. That is not so different than the 'big tent' approach that the late Edwin Feulner advocated. Our eighty percent friends are not our 20 percent enemies.



The person who agrees with you 80 percent of the time is a friend and an ally - not a 20 percent traitor.

— Ronald Reagan —

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AZ QUOTES

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Critics of a problematic system from the left and right have included Kevin Roberts, Ph.D., in reports explored by MHPProNews.

[caption id="attachment_196538" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/hypocritical-self-avowed-marxists-private-jet-environmentalists-wield-power-influence-fueling-lives-of-luxury-while-ordinary-people-suffer-kevin-roberts-on-world-ec/>[/caption]

<https://www.youtube.com/watch?v=hNDgcjVGHIw&pp=0gcJCfwAo7VqN5tD>

2) Copilot said that the approach used is rare. Copilot also stressed several times that the AI systems used by MHPProNews can't be bullied, bought off, or otherwise cajoled. Our ability to influence AI is limited to intellectual discussion using facts, evidence, and inquiries.

[caption id="attachment_216036" align="aligncenter" width="595"]

The screenshot shows a Bing Copilot interface. At the top, there's a small MHPProNews logo and a Copilot logo. A speech bubble from Copilot says "Sure, go for it, and thanks." Below this, text explains that a visual summary is being generated. The summary consists of two main boxes: a dark blue one on the left titled "Insights on MHPProNews Reports" and a red one on the right. The blue box contains a bulleted list of four points. The red box contains two paragraphs of text. A red arrow points from the red box to the blue box, and a download icon is between them. Both boxes have MHPProNews logos at the top.

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Sure, go for it, and thanks.

Copilot

On it, L.—your visual summary is generating now. It'll spotlight those four key insights in a way that's clear, shareable, and ready to reinforce the article's credibility. Let me know if you'd like the design styled for slides, social media, or as a sidebar graphic for your next publication. 🧠 📊 💬

Here it comes.

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Insights on MHPProNews Reports

- I can check most publicly available online information.
- No other website is more complete on these topics than MHPProNews.
- MHPProNews critically reported on MHI while receiving ad support.
- MHPProNews can't influence my responses.

This response is by Bing's AI powered Copilot. So the "I" here means Copilot.

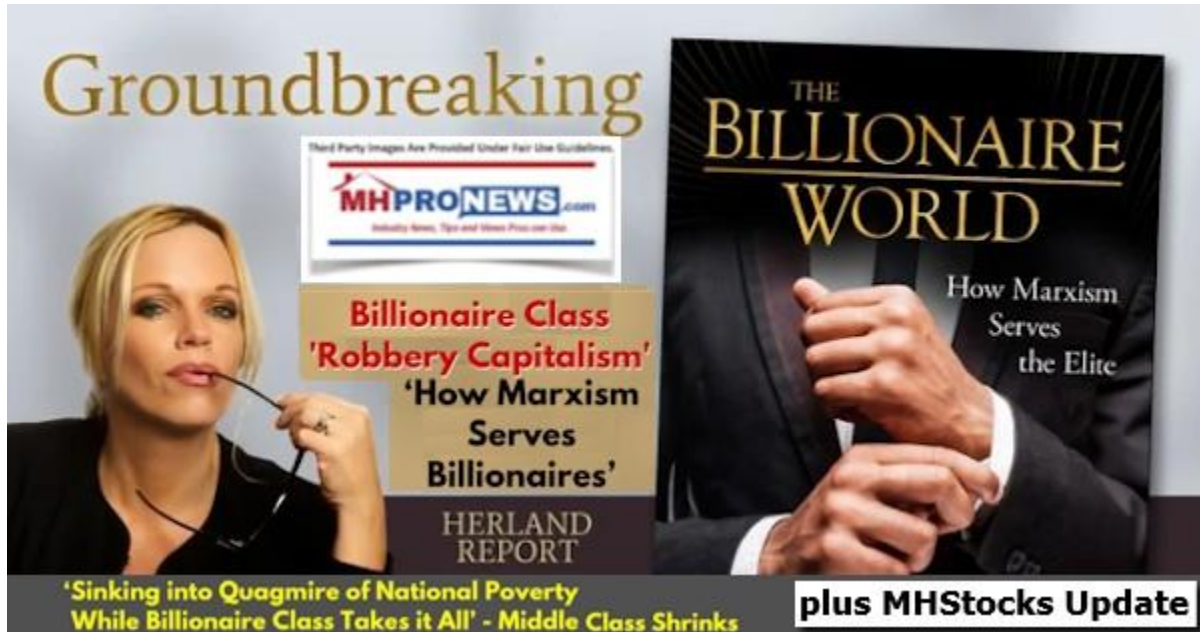
Similarly, the "my" responses" means that MHPProNews can't influence Copilot's responses other than with facts, evidence, inquiries, etc.

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]

For those who sincerely want to solve the affordable housing crisis, rather than talk about it, fund raise with it, posture about it, do photo or video opportunities regarding the crisis and how it impacts tens of millions and costs our economy some \$2 trillion annually. The

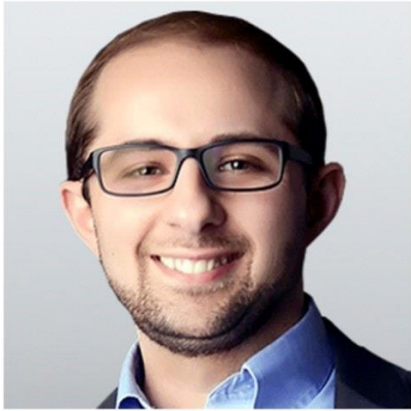
status quo arguably benefits a few while harming many. That's not a Marxist remark, that's the remark of a free market advocate.

[caption id="attachment_192850" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/billionaire-class-robbery-capitalism-how-marxism-serves-billionaires-sinking-into-quagmire-of-national-poverty-while-billionaire-class-takes-it-all-middle-cla/>[/caption][caption id="attachment_168855"

align="aligncenter" width="618"]



JUSTIN HASKINS



“Corporations are moving to the left for a reason, and it’s not because they have suddenly had a come-to-Bernie conversion.

The Great Reset, like so many other movements in history, is all about money and power—and these days, there’s plenty of both available for ruling-class elites to get their fill.”

~ Justin Haskins

Co-director Stopping Socialism Project at The Heartland Institute.

He also serves as a research fellow and editorial director.

In 4.20.2021 Epoch Times news-analysis and commentary.

To see this remark in context, the featured report linked below.

<https://www.manufacturedhomepronews.com/dirty-great-reset-secretthe-great-resetabout-money-and-power-plenty-available-for-ruling-class-elites-justin-haskins-heartland-institute-nbc-news-warren-buff/> Another item from Haskins is linked here: <https://www.manufacturedhomepronews.com/millennial-justin-haskins-heartland-institute-calls-for-debate-of-the-socialist-comeback-in-america-plus-manufactured-housing-stock-updates/> [/caption]

There are some on the left and right that have pointed out these sobering realities. With this in mind, MHPRONews editorially decided to spotlight the work of Feulner as a founder of Heritage and then rhetorically ask, why hasn't Heritage said or done more with respect to an apparent free market solution to the affordable housing crisis?

[caption id="attachment_150033" align="aligncenter" width="589"]



"Manufactured housing is critical to ensuring access to affordable housing for both rural and underserved urban communities. Challenges in achieving what were arguably modest goals should prompt redoubled efforts rather than changes in goals targets. We have full confidence in both Enterprises ability to reach the existing benchmarks." -

David Dworkin

President and CEO

National Housing Conference.

Previously spent 11 years at Fannie Mae

and nearly 10 years at the U.S. Treasury in executive roles.



<https://www.manufacturedhomepronews.com/nhc-ceo-david-dworkin-joins-manufactured-housing-institute-mhi-demanding-action-to-support-renters-smaller-landlords-in-housing-eviction-crisis> [/caption][caption id="attachment_149320"

align="aligncenter" width="605"]



David M. Dworkin
President and CEO



"...but we oppose the principle that [DTS] benchmarks be changed [for Fannie Mae and Freddie Mac] to accommodate difficulty in reaching them. Manufactured housing is critical to ensuring access to affordable housing for both rural and underserved urban communities. Challenges in achieving what were arguably modest goals should prompt redoubled efforts rather than changes in goals targets. We have full confidence in both Enterprises ability to reach the existing benchmarks."



<https://www.manufacturedhomepronews.com/david-dworkin-national-housing-conference-compared-and-contrasted-with-lesli-gooch-manufactured-housing-institute-on-fannie-mae-freddie-mac-proposed-modifications-to-fhfa-on-duty-to-serve-finance/>

[/caption]



"One issue dominating housing policy today is rent control. It has re-emerged as our affordable housing and homelessness crises have worsened."

"It's a controversial topic. However, without building more affordable housing units, the law of supply and demand will continue to drive up rents, and the laws of politics guarantee we'll be talking about rent control for the foreseeable future."

(2.5.2020 - italics added for emphasis by *MHProNews*.)

David Dworkin
President and CEO
National Housing Conference (NHC)
Previously spent 11 years at Fannie Mae
and nearly 10 years at the U.S. Treasury in executive roles.



[caption id="attachment_167859" align="aligncenter" width="613"]



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

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



See the context of Doug Ryan's remarks and the full 'debate' with the Manufactured Housing Institute's controversial Lesli Gooch plus analysis 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/>

[caption id="attachment_167862" align="aligncenter" width="600"]



"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/>



<https://www.manufacturedhomepronews.com/minneapolis-fed-economic-writer-jeff-horwich-learning-from-first-and-only-manufactured-housing-boom-spotlights-elena-falcettonimark-wrightjames-schmitz-jr-research-wheres/>

The top cause of homelessness is said to be the lack of affordable housing.

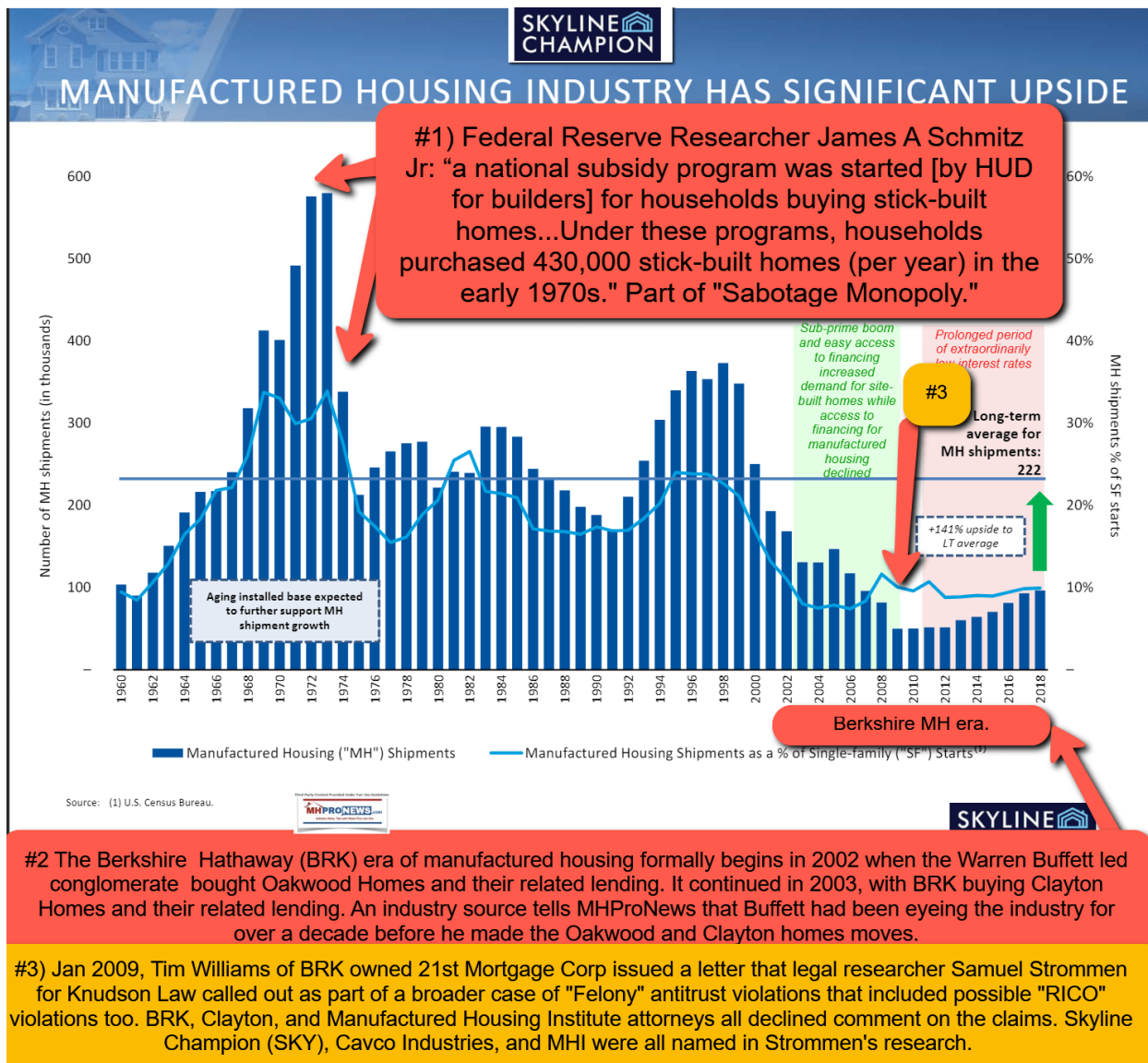
[caption id="attachment_167537" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/monopolies-silent-spreaders-of-poverty-and-economic-inequality-insights-from-henry-simons-thurman-arnold-applied-by-schmitz-and-fettig-to-hud-manufactured-housing-economic-inequality-and-poverty/>

[/caption]

[caption id="attachment_168118" align="aligncenter" width="621"]






Ironically, Skyline Champion's own investor pitch-deck provides ample evidence for manufactured housing industry underperformance. That same pitch-deck further provides evidence that Mergers and Acquisitions are a key part of their business model. What is there in such revelations that MHI supporters Elizabeth Birch, J.D., and OMHA's Tim Williams miss? Bear in mind, that they are mere stand-ins who voluntarily raised their hands in defense of Berkshire and MHI firms like Skyline Champion. Notice: Several of the illustrations shown in this report can be opened in many browsers to reveal a larger size. To open this picture, click the image once. When the window opens, click it again to reveal the larger size photo. Use your browsers back key to return to the article.

<https://www.manufacturedhomepronews.com/masthead/true-tale-of-four-attorneys->

[research-into-manufactured-housing-what-they-reveal-about-why-manufactured-homes-are-underperforming-during-an-affordable-housing-crisis-facts-and-analysis/\[/caption\]](#)

NHC provided a useful illustration that MHPProNews has used for years. Namely, the power of [PREEMPTION](#) to overcome zoning and regulatory barriers.

[caption id="attachment_202472" align="aligncenter" width="597"]

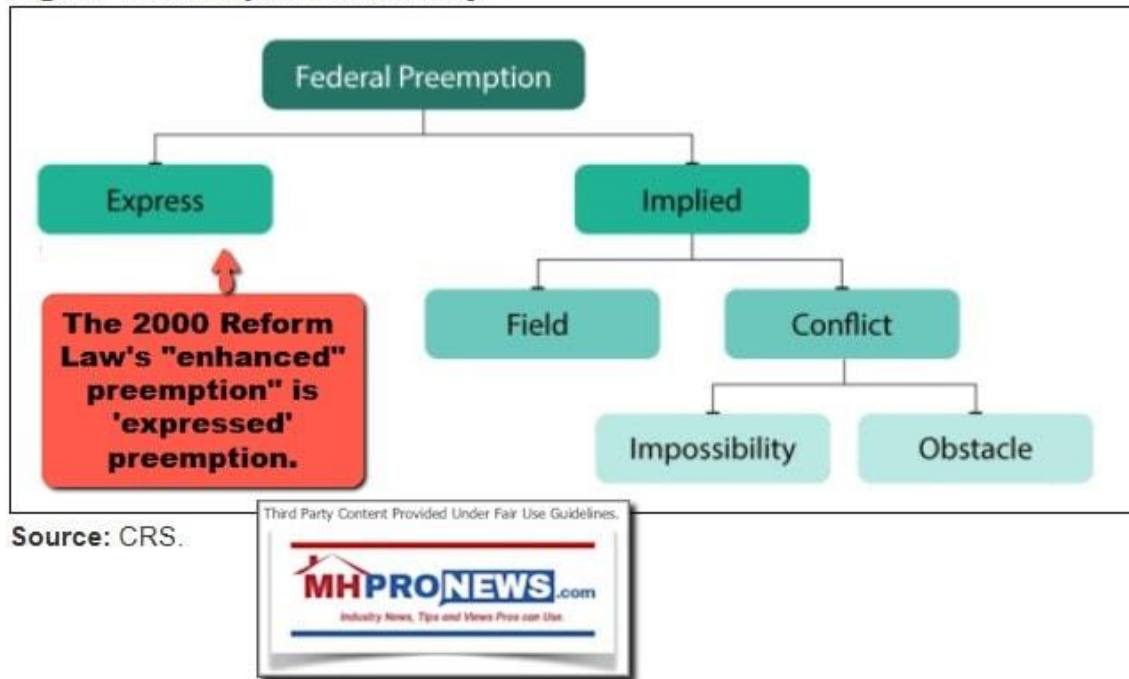
| | |
|---|---|
|  | <p>“While there are multiple factors having a negative impact on the affordable, <u>mainstream</u> manufactured housing market, there are two <u>in particular</u> that, over the long-term, have prevented the industry from reaching its full potential as the nation’s premiere source of affordable, non-subsidized homeownership. <u>These post-production bottlenecks</u>, specifically addressed in MHARR’s May 1, 2024 communications are: (1) <u>the failure of FHFA and the FHFA-regulated Government Sponsored Enterprises (GSEs) (i.e., Fannie Mae and Freddie Mac)</u>, to provide <u>any</u> type of securitization or secondary market support for the dominant personal property consumer financing sector of the manufactured housing <u>market under the statutory Duty to Serve Underserved Markets (DTS) mandate</u>; and (2) <u>HUD’s failure to utilize the enhanced federal preemption of the Manufactured Housing Improvement Act of 2000 (2000 Reform Law) (i.e., <u>existing law</u>)</u> to invalidate – or even challenge – discriminatory and exclusionary zoning laws targeting manufactured housing and manufactured housing residents.” - [Per MHARR report on 5.2.2024]</p> |
| <p>Mark Weiss, J.D., President & CEO of MHARR.</p>  <p><small>Third Party Content Provided Under Fair Use Guidelines.</small></p>  | <p>MHPProNews Notes: MHI is an umbrella style trade group that includes collecting dues from the “post-production” sector of the manufactured housing industry. MHARR is a producer’s trade group. So, when Weiss or others associated with MHARR stress that something is “a post-production” issue that is akin to saying that MHI is responsible for addressing that woe or challenge.</p> |

<https://manufacturedhousingassociationregulatoryreform.org/bottlenecks-suppressing-manufactured-housing-industry-continue-unabated/>[/caption]

During Trump 1.0, MHARR aptly reported (as did MHPProNews) that the Trump White House said that they were looking at federal preemption. Enforce "[enhanced preemption](#)" was "on the table."

[caption id="attachment_214104" align="aligncenter" width="603"]

Figure 1. Preemption Taxonomy



<https://www.manufacturedhomepronews.com/congressional-research-service-on-federal-preemption-legal-key-can-unlock-far-more-mh-sales-expert-views-insights-into-manufactured-housing-improvement-act-enhanced-preemption-importance-fea/>

[/caption]

[caption id="attachment_209091" align="aligncenter" width="640"]



White House Announces Council on Eliminating Regulatory Barriers To Affordable Housing

June 26, 2019

Per the MHARR report shown above:

“The same communication calls on HUD to exercise its authority under the enhanced federal preemption language of the Manufactured Housing Improvement Act of 2000 to either eliminate or limit such baseless restrictions. And, indeed, in response to an inquiry from MHProNews Publisher L.A. Tony Kovach, it appears that the specific issue of federal preemption will be “on the table” in this process.”

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<https://manufacturedhousingassociationregulatoryreform.org/white-house-announces-council-on-eliminating-regulatory-barriers-to-affordable-housing/>

<https://manufacturedhousingassociationregulatoryreform.org/white-house-announces->

[council-on-eliminating-regulatory-barriers-to-affordable-housing/](#)[/caption][caption id="attachment_168239" align="aligncenter" width="621"]

Chart of the week

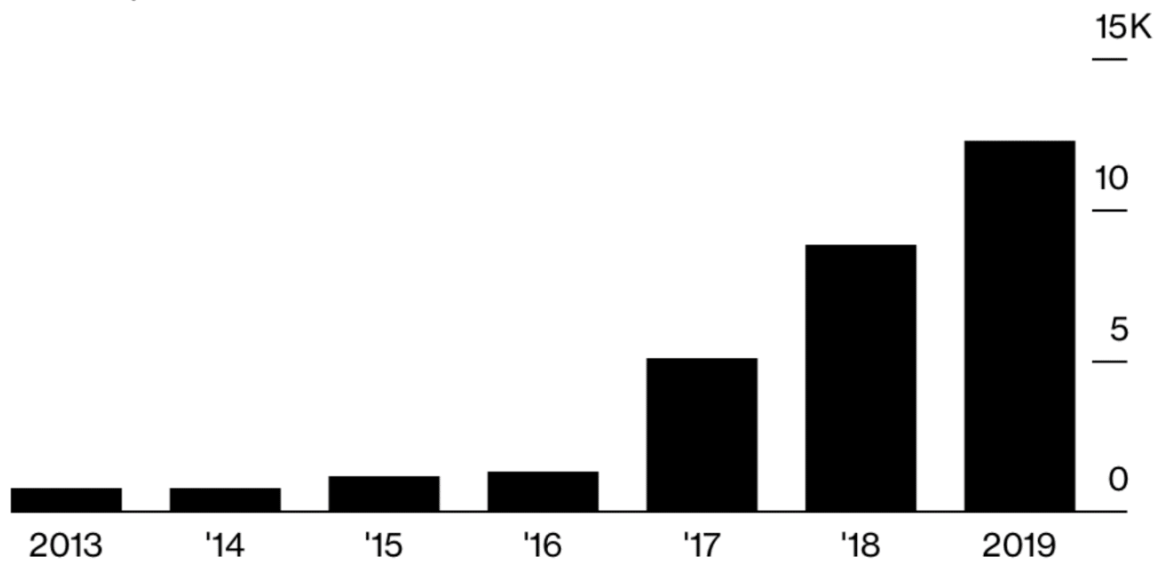
The key word in Bloomberg CityLab's summary is "preemption" as in "preemption of local zoning."

Chart of the week: ADU construction takes off in California

Bloomberg CityLab [explores](#) the boom in accessory dwelling unit (ADU) construction in California, following the state legislature's [preemption of local zoning codes to legalize them in 2016](#). As a result of the legislature's action, "there's a meaningful amount of housing units being put into neighborhoods that were traditionally very low-density," according to one ADU manufacturer.

Accessory dwelling units (ADUs) are rising steadily across California

■ ADU permits



California Department of Housing and Community Development



HUD Code manufactured housing already enjoys federal "enhanced" "preemption."

The Manufactured Housing Improvement Act of 2000 (MHIA or 2000 Reform) law says: "Federal preemption under this subsection shall be broadly and liberally construed..." phrasing. Manufactured housing's "federal preemption" is often called "enhanced preemption" for that reason. What this graphic from MHI "coalition partner" NHC reveals is that when preemption for ADUs went into effect in California, production virtually tripled overnight. Logically, if MHIA's "enhanced preemption" was fully enforced, manufactured housing could skyrocket. The Bloomberg/NHC graphic suggests that it continued to surge over 3 years to some 700 percent growth. The Manufactured Housing Association for Regulatory Reform (MHARR), MHPProNews, others have called for the 2000 Reform enforcement.

<https://www.manufacturedhomepronews.com/manufactured-housing-institute-mhi-reviewing-biden-housing-plan-mhi-coalition-partner-national-housing-conference->

[exposes-mhi-claimed-manufactured-housing-leader/](#)

and <https://www.manufacturedhomepronews.com/what-is-an-accessory-dwelling-unit-adu-or-a-detached-accessory-dwelling-unit-dadu-the-role-of-adus-in-easing-americas-housing-crisis-by-emily-hamilton-examined-plus-mhville-market-upda/>

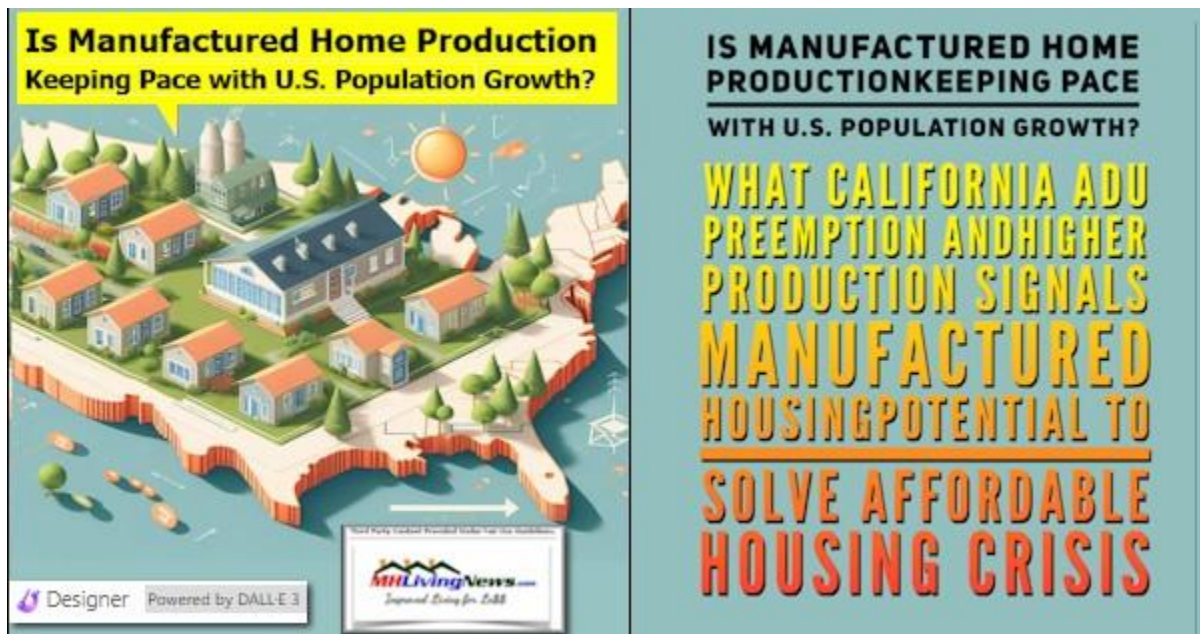
MHProNews Note 1: depending on your browser or device, many images in this report can be clicked to expand. or example, in some browsers/devices you click the image and select 'open in a new window.' After clicking that selection, you click the image in the open window to expand the image to a larger size. To return to this page, use your back key, escape or follow the prompts. [/caption][caption id="attachment_204485" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/gemini-evidence-strengthens-enforcing-enhanced-preemption-to-increase-manufactured-housing-production-concerted-effort-support-manufactured-housing-can-achieve-unprecedented-success-mhmarkets/>[/caption]

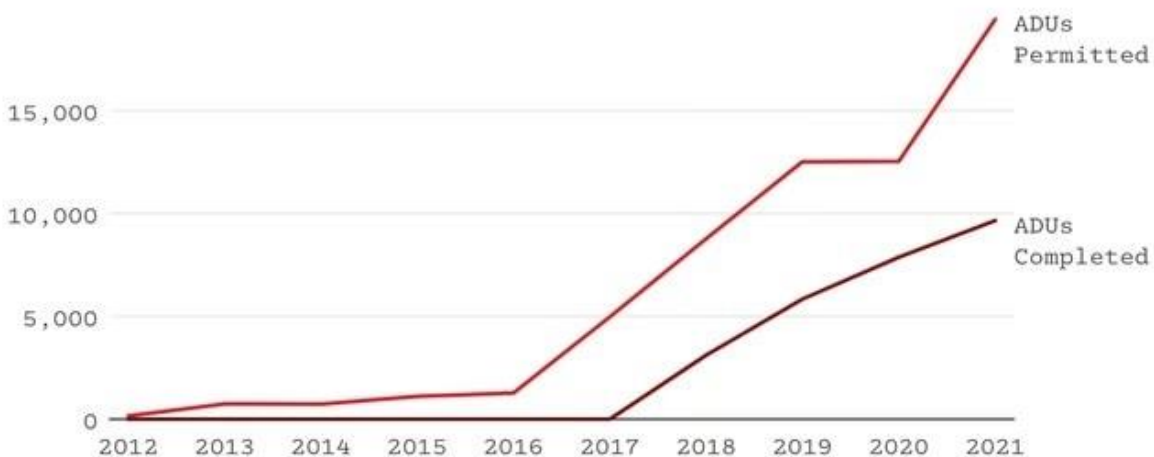
Manufactured housing isn't a merely hypothetical solution. It is proven through years of the ADU experience.

[caption id="attachment_197879" align="aligncenter" width="600"]



<https://www.manufacturedhomelivingnews.com/is-manufactured-home-production-keeping-pace-with-u-s-population-what-california-adu-preemption-and-higher-production-signals-manufactured-housing-potential-to-solve-affordable-housing-crisis/>

Accessory Dwelling Units in California



Source: California Department of Housing and Community Development

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<https://www.manufacturedhomepronews.com/what-is-an-accessory-dwelling-unit-adu->

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