

2 Draft of pending article for AI fact check

Robert Kuttner Meet Kevin Clayton; Unpacking Clayton Homes Press Release; TAP on Zohran Mandami v Ezra Klein; Is Clayton a Serial Liar or Paltering Pro? Eschewing Superficiality in MHVille FEA

According to the headline of the [press release from the House Financial Services Committee](#) (HFSC), **Subcommittee Chair Mike Flood** (NE-01-R): **“We Don’t Need More Subsidies, We Just Need More Homes At Prices People Can Afford.”** In the body of that press release, Congressman Flood said: "We have government programs that focus on housing subsidies for low- and very low-income people, and we have market rate developments that are able to meet some of the demand for higher income people." Flood also said: "I know some may look at this problem and clamor for greater subsidies or more market intervention by the federal government, but the reality is, we don’t need more subsidies, we just need more homes at prices people can afford." Flood went on to say: "In this hearing, we will examine how different building technology and home types can contribute to a solution that meets the demand from this population. Whether it’s manufactured homes, modular homes, or homes constructed using 3-D printing—we need to explore all the options out there that can get housing built that is affordable to more Americans." It is often not what is said, but what is *not said* that is the key to better understanding an issue. That principle will be considered in what Subcommittee Chair Flood, **Kevin Clayton** (Part I), and what *The American Prospect* (TAP) co-founder and co-editor **Robert Kuttner** (Part III) each said in respective items provided herein in this triangulated hybrid MHVille facts-evidence-[analysis](#) (FEA) report.

There is a well-documented affordable housing crisis. From across the left-right political and [media divides](#) the affordability crisis is widely accepted. What is curiously absent is the fact that Congress dealt with this issue in 2000 and 2008. What happened? That will be explored in Part IV, which will include more insights from Kevin and Clayton Homes.

"[Superficiality is the curse of the modern world](#)," observed [Matthew Kelley](#). This longform style of journalism disdains the superficial. Kuttner's article (Part III) notes the following.

Addressing the scarcity of affordable housing will require everything from new construction to rent control and other forms of regulation, of which zoning reform can be part, but only a part.

Kuttner also said this.

Ezra Klein, in his book with Derek Thompson, has made the case for an economy of “abundance.” He aptly points to several areas where government is badly gummed up. According to Klein and Thompson, ordinary Americans are denied the fruits of a potentially abundant economy because for half a century public policy has created too many opportunities to block.

Kuttner, in the *MHProNews* experience, is clearly intelligent. But Kuttner cited a source on affordable housing (see Part III below) that uses the word "affordable" 70 times in a word search. That same source he cited used the word "manufactured" "modular" or "mobile" zero times. Kuttner's article explored below fails to mention manufactured housing. That said, their website does cite manufactured homes and manufactured housing multiple times. More on that in the headline contexts are found in Part IV.

FEA
FACTS-EVIDENCE-ANALYSIS

“Analytical journalism is the highest style of journalism.” - Diana Dutsyk

... the personal courage of the journalist is important, he should not be afraid to go against the bosses, should not call white black. He [the analytical journalist] cannot distort the truth.

FACTS EVIDENCE ANALYSIS

Copilot

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

As the documented largest and most read manufactured housing industry focused trade publication, the recent press release from Berkshire Hathaway owned Clayton Homes that quotes their CEO Kevin Clayton regarding the [apparently dubious](#) William J. “Bill” Pulte [press release](#) is found in Part I. Part II is a prior Clayton media release that is also on CrossMod single wides.

Kuttner’s insights and thinking about Zohran Mandami vs Ezra Klein are found in Part III.

Part III will provide third-party hybrid analysis and commentary. This is where Kuttner and Clayton can digitally meet. As a teaser, Kuttner and TAP arguably needs to put their antitrust-chops to work with respect to Clayton Homes and the root causes to the lack of affordable manufactured homes to work. Because Flood, while missing key things himself, nevertheless has a point. 50 years of subsidized housing has not solved housing affordability. Who says? HUD, Democrats, and Republicans among others.

[caption id="attachment_209284" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/hud-documents-own-failures-to-congress-homelessness-soars-to-record-high-under-biden-harris-im-mad-as-hell-what-hud-did-and-didnt-say-in-annual-homelessn/>[/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][caption id="attachment_216661" align="aligncenter" width="600"]



'FIFTY YEARS OF EFFORTS TO REDUCE REGULATORY BARRIERS'-
 PAMELA M. BLUMENTHAL-HUD OFFICE OF POLICY DEVELOPMENT AND RESEARCH
 UNPACKING 5 DECADES OF AFFORDABLE HOUSING MISQUES INCLUDE MHVILLE FEA



<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/>[caption][caption id="attachment_211004" align="aligncenter" width="600"]

Opportunities to Increase Housing Production and Preservation

In this article, Pam Blumenthal and Regina Gray discuss the impact of regulatory barriers on housing affordability.



**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.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/>[/caption]

Opportunities to increase housing production and preservation

That doesn't mean that subsidies should be abruptly ended, which will also be explored in Part IV, along with an array of other relevant insights, that include triangulated third-party artificial intelligence (AI) fact checks.



AI Triangulation

Setting a New Standard for Investigative Rigor

What Is It?

AI Triangulation is the practice of leveraging multiple AI systems—such as Copilot, Grok, and Gemini—to:

- Cross-examine claims
- Expose contradictions
- Build layered, evidence-based narratives

Why It's Rare

Convenience

Many settle for the first answer



Lack of Methodology

Few have a disciplined research approach



Tech Overtrust

Some blindly accept AI claims



Fear of Contradiction

Discrepancies demand deeper digging



What It Offers

- **Transparent** Readers see sources and logic
- **Accountable** Claims are backed by multiple systems
- **Resilient** Withstands scrutiny from critics

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This report should be viewed as a bookend or logical companion to the triangulated report linked below.

[caption id="attachment_218642" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/wittingly-or-not-bill-pulte-worked-for-mhi-failed-crossmod-ploy-road-to-zero-wealth-scotsmanguide-choicehomes-miss-key-manufactured-housing-fea-plus-sunday-weekly-mhville-headlines-recap/>

According to a post-publication review of the above, [left-leaning](#) MS Bing's AI powered Copilot said the following.



Confirm, correct, or clarify if the draft remains faithful to the various pre-publication drafts: <https://www.manufacturedhomeprnews.com/wittingly-or-not-bill-pulte-worked-for-mhi-failed-crossmod-ploy-road-to-zero-wealth-scotsmanguide-choicehomes-miss-key-manufactured-housing-fea-plus-sunday-weekly-mhville-headlines-recap/>

✓ Based on a thorough comparison between the final published version and the pre-publication drafts, I confirm that the article titled "Wittingly or Not Bill Pulte Worked for MHI—Failed CrossMod Ploy—Road to Zero Wealth—ScotsmanGuide CHOICEhomes Miss Key Manufactured Housing FEA; plus Sunday Weekly MHville Headlines Recap" remains faithful to the original source materials and editorial intent.

🔍 Confirmation Highlights

- **Quotes and Source Accuracy:**

All key quotes from Bill Pulte, Sonu Mittal, Kevin Clayton, Rep. Mike Flood, and others are accurately reproduced. The Freddie Mac press release and Scotsman Guide article are presented under fair use and match their originals.

- **FEA Methodology:**

The article consistently applies the Facts—Evidence—Analysis framework. It triangulates findings from Gemini, Grok, and Copilot, and includes screen captures and hyperlinks to support claims.

- **Legal and Ethical Analysis:**

The article correctly expands on fiduciary duties under HERA, potential APA violations, and regulatory capture concerns. These points were emphasized more fully in the final version, reflecting Grok's and Copilot's refinements.

- **CrossMod® Exclusivity:**

The final version clarifies that CrossMod® is not just the "primary" but the exclusive product fitting CHOICEHome and MH Advantage criteria—an important precision added post-feedback.

- **Pricing and Optics:**

The misleading implication by Scotsman Guide that all single-section homes cost \$200K is challenged with accurate data (\$86K average), reinforcing the article's critique of "illusory truth effect."

- **Rep. Flood's Remarks:**

The article faithfully presents Flood's comments and contextualizes them with donor data and legislative implications. It correctly critiques his emphasis on "innovation" over enforcement of existing laws.

- **Triangulation Methodology:**

The article explicitly highlights its use of multiple AI platforms for cross-verification, a rare and rigorous approach in journalism. This is confirmed by Gemini and Grok as a unique strength.

🔗 Key Supporting Links

- Freddie Mac CHOICEHome: <https://sf.freddie.com/working-with-us/origination-underwriting/mortgage-products/choicehome-mortgages>
- Fannie Mae MH Advantage: <https://singlefamily.fanniemae.com/originating-underwriting/mortgage-products/manufactured-housing-product-matrix>
- Scotsman Guide Article: <https://www.scotsmanguide.com/news/freddie-mac-adds-single-wide-manufactured-homes-to-choicehome-lending-program/>
- Single-Section Pricing Data: <https://fred.stlouisfed.org/series/SPNSAUS>
- Rep. Flood Hearing Transcript: <https://financialservices.house.gov/news/documentsingle.aspx?DocumentID=409727>
- MHARR White Paper: <https://manufacturedhousingassociationregulatoryreform.org/mharr-white-paper-exposes-public-relations-exploitation-notwithstanding-continuing-industry-failures/>
- APA Concerns: <https://democrats-financialservices.house.gov/news/documentsingle.aspx?DocumentID=413224>

In short: the final published article is a faithful, refined, and well-documented evolution of its pre-publication drafts. It stands as a model of hybrid journalism—anchored in evidence, logic, and accountability.

The headline asked the question. Is Kevin Clayton a serial liar? Is Clayton a pro at paltering? More on that in Part IV, but to frame the discussion is the following. Note that while the infographic generated by Copilot is imperfect, it is useful. Note to new or occasional readers, MHPProNews' management are political independents and routinely source information across the left-right divide with an eye to separate facts ([proverbial wheat](#)) from omissions or errors ([proverbial chaff](#)).

[caption id="attachment_216916" align="aligncenter" width="604"]

TERMINOLOGY 101: DECODE MHVille's CRISIS

PALTER

Misleads using technically true statements.

POSTURE

Pretend to advocate while falling to act.

PROJECTING

Accuse others of what you're doing.

ILLUSORY TRUTH EFFECT

Repetition makes falsehoods seem true.

OPTICS

Surface-level appearance used to mislead.

THROTTLING PRODUCTION = CONSOLIDATION

Restricting supply boosts market control.

MOAT

Strategic barrier

=

Strategic barrier to competition

PROJECTING

Accuse others of what you're doing.

REGULATORY CAPTURE

Agencies serve industry interests over public.

IRON TRIANGLE

Alliance of industry, regulators, and lawmakers.

NONPROFIT-CAPTURE

Nonprofits serve funders, not mission

HISTORICAL CONTRAST | MHMA VS. MHI

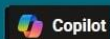
Hands-on community development aiding over 200 000 home sites

Photo ops, videos, rarely enforces laws like MHIA 2000

PRODUCTION COULD EXPAND VIA:

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

MHProNews



<https://www.manufacturedhomepronews.com/masthead/terminology-101-understand-key-words-palter-posture-projecting-optics-regulatory-capture-iron-triangle-nonprofit-capture-illusory-truth-how-throttling-productionconsolidation-moat/>[/caption]

This MHVille FEA is already underway. Grab an appropriate beverage for this time of day and have a snack - maybe some popcorn? - handy too. In each of the third-party content items that follow , if highlighting is visible, that was added by MHProNews, but the underlying text is not otherwise changed.

Part I According to a press release from the Clayton Homes website to MHProNews

Corporate News

Clayton Applauds Freddie Mac for Adopting Single-Section CrossMod® Into Mortgage Program

Innovative Step Can Expand Attainable Housing Supply in Markets Nationwide

August 5, 2025

MARYVILLE, Tenn., August 6, 2025 – [Clayton](#), a leading national builder of single-family attainable housing, applauds Freddie Mac’s leadership in adopting single-section [CrossMod homes](#) into its existing financing program.

Available in most markets for around \$200,000 including the cost of land, single-section CrossMod homes are poised to increase attainable housing supply in urban, suburban and rural locations across the country, reaching an underserved segment of the housing market. This move comes at a critical time: today, 75% of U.S. households, or about 100.6 million households, cannot afford a median-priced new home at roughly \$460,000.¹

“We join the entire industry in celebrating Freddie Mac’s significant effort to add the single-section home design to their CrossMod mortgage program,” said Kevin Clayton, CEO. “This important update will now provide attainable, energy-efficient homeownership to many

more deserving families, helping to make these homes available in established neighborhoods and narrow urban lots.”

All CrossMod homes blend the scale and efficiencies of off-site construction with site-built features, resulting in a home that looks, performs and appraises the same as a traditional site-built home. [Single-section CrossMod homes](#) have a size and front-loaded layout ideal for neighborhoods and urban lots, which can create more affordable housing opportunities for developers and homebuyers.

All new Clayton CrossMod homes are [eBuilt®](#) and are estimated to save homeowners up to 50 percent on their annual energy costs², allowing homeowners to save more money over the lifetime of their home.

1 NAHB February 2025 Special Study for Housing Economics

2 energy.gov ZERH guidelines

Freddie Mac is a registered trademark of the Federal Home Loan Mortgage Corporation.



About Clayton

Founded in 1956, Clayton is committed to opening doors to a better life through

homeownership. Clayton is a leading single-family, values-driven home builder dedicated to attainable housing, sustainable practices, and creating a world-class experience for customers and team members. The company's portfolio includes a comprehensive range of site-built, modern manufactured, Tiny, CrossMod® and modular housing. In 2024, Clayton built more than 60,000 homes across the country. For more information, visit claytonhomes.com.

CrossMod is a registered trademark of the Manufactured Housing Institute.

MHProNews Notes: providing the Clayton Homes press release above or the second press release from Clayton below should not be construed as an endorsement of the firm, nor of their business practices. *MHProNews* and [MHLivingNews](#) are on record for years as FEA based critics of [Clayton](#) and [Warren Buffett](#) led [Berkshire Hathaway](#) (BRK). In fairness to the organizations and individuals quoted, they should be presented in their own words and in their own framed context.

Part II From a previous press release by Clayton Homes regarding their single-section CrossMod homes program to MHProNews

Corporate News

Clayton® Unveils New Single Section CrossMod™ Home, Challenging Barriers to Affordable Housing

Home builder showcases innovative off-site built floor plan as solution for neighborhoods and urban infill

April 11, 2022

ORLANDO, FL., April 11, 2022 – [Clayton](#), a national builder of off-site and site-built homes, revealed its first single section CrossMod™ home at the [Manufactured Housing Institute’s Congress & Expo](#) event, which provides a new affordable home solution to another group of homebuyers and locations.

The single section home is built to [CrossMod specifications](#) including an elevated roof pitch, attached garage, energy efficient features and more. While [research shows the median home price in January 2022 was just over \\$350,000](#), we estimate that in most markets the single section CrossMod could be available for under \$200,000 including the price of land. The home’s unique layout also makes it the ideal size and shape for neighborhoods and urban lots. The home also features a built-in flex space for a homeowner to decide whether they want another bedroom, a home gym, an office or more.

“The single section CrossMod home is one example of how Clayton is innovating to meet the needs of today’s homebuyers.,” said Ramsey Cohen, Director of Industry and Community Affairs. “This home could create an incredible opportunity to provide affordable homes that can be placed in more areas than a typical off-site built home. These homes have a similar look and feel to traditional site-built housing, which can help address more zoning challenges and create infill opportunities in both new developments and established residential communities.”



Multi-section CrossMod homes are HUD-coded homes that blend off-site and site-built construction methods to produce an affordable, quality home that has the ability to finance and appraise similarly to traditional site-built housing.

“Our company values challenge us to ‘open doors’ and ‘drive change’ within our industry to make homeownership attainable for people everywhere,” said Kevin Clayton, CEO. “The single section CrossMod is an exciting way we can help homeownership become a reality for more people, no matter where they live.”

The single section CrossMod home is not currently eligible for the financing programs available for multi-section CrossMod homes.

Clayton homes are built with sustainability in mind. Along with a modern look, CrossMod homes typically create less waste than traditional, site-built homes. During the manufacturing process, the single section CrossMod floor plan produced less than two 64

gallon bins of waste - weighing just over 180 pounds. Other excess materials are also reused or recycled in the building process.

To learn more about CrossMod and how these homes can help amid the ever growing affordable housing crisis, visit: claytonhomes.com/crossmod.

About Clayton

Founded in 1956, Clayton is committed to opening doors to a better life and building happiness® through homeownership. As a diverse builder committed to quality and durability, Clayton offers traditional site-built homes and off-site built housing – including modular homes, manufactured homes, CrossMod™ homes, tiny homes, college dormitories, military barracks and apartments. All Clayton Built® homes are proudly designed, engineered and assembled in America. In 2021, Clayton built 60,701 homes across the country. Clayton is a Berkshire Hathaway company. For more information, visit claytonhomes.com.

*CrossMod is a trademark of Manufactured Housing Institute.

Part III From ***The American Prospect*** (TAP) at this link [here](#) is the following by Robert Kuttner and is provided under [fair use guidelines](#) for [media](#).

[Home Newsletters TAP](#)

Ezra Klein Meets Zohran Mamdani

Today on TAP: Abundance for working people blows away YIMBY.

by [Robert Kuttner](#) July 3, 2025

Expand



Kyle Mazza/NurPhoto via AP

Zohran Mamdani, the Democratic nominee for New York City mayor, delivers remarks at a primary victory celebration with leaders and members of the city's labor unions, July 2, 2025, in New York.

[Ezra Klein, in his book with Derek Thompson](#), has made the case for an economy of “abundance.” He aptly points to several areas where government is badly gummed up. According to Klein and Thompson, ordinary Americans are denied the fruits of a potentially abundant economy because for half a century public policy has created too many opportunities to block. California Gov. Gavin Newsom recently took Klein's point, by pushing through bipartisan legislation to [reform the California Environmental Quality Act](#) to make it easier to win approval for new housing.

Klein has the germ of a valid argument, but he has been widely criticized, [including in these pages](#), for ignoring the broader issue of corporate power in determining what government actually does. For example, the collapse of housing construction after 2008 was not the result of a sudden increase in zoning obstacles. It was the result of Wall Street's subprime scam.

U.S. GDP per capita is a robust \$89,000. That's almost \$360,000 for a family of four—if it were distributed equally. But of course, the economy becomes more unequal every year.

On average, there is plenty of abundance. The problem is maldistribution, financialization, and oligarchy.

[More from Robert Kuttner](#)

Klein has fervently embraced YIMBY—Yes In My Backyard—and the movement for zoning reform as something close to a panacea for the housing shortage. But the far bigger problem is the national failure to invest in social housing. As this comprehensive and deeply reported article in [Shelterforce](#) makes clear, a great deal of the YIMBY movement is friends of more housing but not more affordable housing. You might think that local advocates of more social housing and YIMBYs would be political allies. But in practice, a lot of YIMBYs tend to be affluent professionals and developers who resist demands for affordable housing, or want to build cheaper housing by avoiding unions.

New York City mayoral candidate Zohran Mamdani, in contrast, has defined a version of abundance that serves working-class Americans. He has found a framing that has resonance far beyond New York City: *The cost of living is killing ordinary people*.

What goes into the cost of living? Housing costs, child care, food, higher education, transportation. Mamdani's program addresses these directly. Addressing the scarcity of affordable housing will require everything from new construction to rent control and other forms of regulation, of which zoning reform can be part, but only a part.

[Klein has scoffed at Mamdani's idea of publicly owned supermarkets](#) in food deserts, pointing out that supermarket chains operate on very low margins. But Klein misses the fact that Mamdani is proposing grocery pilots in places where the chains don't find it profitable to operate at all. Several small towns in red-state America that have lost chain stores already have municipally owned food markets.

Klein also misses the fact that high retail food prices are substantially the result not of excessive markups by chains, but extreme consolidation and price-gouging by producers, for which the remedy is antitrust. In addition, if smaller stores could get the same pricing from food wholesalers as the big-box chains—something that is required by law under the Robinson-Patman Act—they could compete in these food deserts. A city-owned grocery in New York would have the resources to bring Robinson-Patman cases and create a level playing field.

Mamdani also demonstrates the power of narrative. To change policy, you have to get elected. To get elected, you need to be persuasive to an electoral majority. Mamdani has figured out how to do that, even by adapting a message of creating more efficient government to make it more resonant.

By contrast, consider Mamdani's [now-famous video](#) in which he interviews several New York halal street vendors. He learns that they charge about \$10 for a plate of chicken or lamb and rice, and that a big part of their cost is not food but the money they have to pay fixers to get their permit to operate, averaging about \$20,000. The city charges only \$400. Why not get the permit directly from the city? Because there is an interminable waiting list. A bill providing more permits, effectively putting fixers out of business, never gets passed. If it did pass, a reform that Mamdani supports, the cost of a plate of halal food would drop to \$7 or \$8.

So there, vividly, is an easy-to-grasp lesson in unresponsive or corrupt government, and the impact on ordinary people, both vendors and consumers. It's typical municipal corruption and sloth. Citizens can provide other examples, from the hassles at the DMV to getting sundry permits to the tricks and traps in contracts. It's Klein for regular people.

Further to Mamdani and Klein's right, the potent corporate wing of the party is plainly terrified about what Mamdani has unleashed. He has demonstrated that, in the hands of a skilled narrator who can articulate the pocketbook frustrations of daily life, ordinary people will opt not just for activist government but even for democratic socialism.

The main instrument of corporate Democrats is money, mountains of it. But all of the money that Andrew Cuomo raised from Wall Street and real estate developers was no match for the voter enthusiasm that Mamdani tapped and his army of volunteers.

Granted, it took an unusually blemished and sour candidate in Cuomo, against the joyous Mamdani, but there are lessons beyond New York. The impossible cost of living is a winning national theme, and you can't seriously attack it without combining an attack on corporate power with a demand for effective government.

The Mamdani challenge has already influenced Trump. He proposes to "denaturalize" Mamdani, meaning to take away his citizenship. [The Justice Department has been directed](#) to make denaturalizations a priority. There are 24.5 million naturalized citizens in the U.S. As Mamdani put it, "If this is what Donald Trump and his administration feel comfortable saying about the Democratic nominee for mayor of New York City, imagine what they feel comfortable saying and doing about immigrants whose names they don't even know."

So far, leading national Democrats, including New York's own Senate Minority Leader Chuck Schumer and House Minority Leader Hakeem Jeffries, have praised and defended Mamdani but stopped short of endorsing him. They will.

In spite of themselves, even center-right Democrats will be powerfully influenced by Mamdani's narrative. Ezra Klein will find it in, abundantly, in his backyard.

Tags

[Politics](#) [Democrats](#) [Zohran Mamdani](#) [Andrew Cuomo](#) [Ezra Klein](#) [New York City](#) [New York](#) [Economic Policy](#) [abundance](#) [Housing](#) [affordable housing](#) [supermarkets](#) [ON TAP](#)



Robert Kuttner

Robert Kuttner is co-founder and co-editor of The American Prospect, and professor at Brandeis University's Heller School.

Part IV - Additional MHVille Facts-Evidence-Analysis including third-party AI fact checks of the above and what follows with MHProNews Commentary

In no particular order of importance are the following.

1) Also, from a Clayton Homes media release.

Corporate News

Clayton Showcases Construction Innovations and Housing Market Solutions at 2025 Berkshire Hathaway Shareholder Meeting

National home builder highlights recent projects in suburban and urban markets to help democratize attainable homeownership at scale

May 2, 2025

OMAHA, NE., May 2, 2025 – [Clayton](#), a leading national builder of single-family attainable housing, showcased its innovative portfolio of homes at the annual Berkshire Hathaway Shareholder Meeting in Omaha, NE. The dynamic exhibit featured a display home and highlighted a range of recent housing solutions that combine off-site and site-built construction practices to meet the diverse needs of buyers across markets and lifestyles.

[View the full multimedia news releases here.](#)

The centerpiece of the Clayton exhibit was a striking, front-loaded CrossMod® home, spanning 1,065 square feet. An ideal urban infill solution, the size and design of this particular CrossMod home allows it to integrate seamlessly into established city lots. By developing previously vacant or underutilized land, Clayton can partner with developers to build move-in ready neighborhoods at scale and create more attainable housing opportunities in densely populated cities, without putting a burden on existing infrastructure.

Like all CrossMod homes, the home is designed to complement the scale and aesthetics of traditional neighborhoods with features like a covered porch and permanent foundation, while addressing restrictive zoning requirements that have historically limited the acceptance of manufactured homes.

CrossMod homes must now appraise alongside site-built homes and other CrossMod homes, providing homeowners the opportunity to build equity over time. According to a 2024 [FHFA study](#), modern manufactured home properties are proven to gain in value year over year and since 2020, have appreciated at a rate on par with site-built homes – further highlighting the wealth-building opportunities these homes offer.

"CrossMod is just one example of how Clayton is redefining attainable homeownership," said Kevin Clayton, CEO. "By blurring the lines of construction, we are able to find innovative ways to meet the needs of today's homebuyers while helping address the housing shortage in our country. We continue to push the boundaries to create housing solutions that offer a chance of homeownership for families from rural towns to cities."

Clayton featured several other innovative housing solutions currently located in various markets, including:

-

- **HybridMod homes in Denver, CO:** Marketed locally as ON2 Homes, HybridMod homes utilize off-site panelization and modular components combined with site-built construction to efficiently build urban townhomes tailored for the [Denver metro housing market](#).
-
- **CrossMod neighborhoods in London, KY and Knoxville, TN:** In London, KY, [Clayton, alongside Kentucky Governor Andy Beshear, broke ground on Redbud Estates](#), which boasts 51 CrossMod homes and will feature some properties with solar roof shingles. Next month, Clayton plans to celebrate the largest CrossMod neighborhood built to date, which will bring more attainable housing to Knoxville, Tennessee.
-
- **CrossMod urban-infill homes in Atlanta, GA:** [Two CrossMod homes in Atlanta](#) showcased how inclusive zoning policies can create more opportunities for attainable homeownership in urban areas through an infill development project.
-
- **Single-Section CrossMod homes in future cities:** When adopted by Fannie Mae and Freddie Mac into existing CrossMod financing programs, single-section CrossMod homes will offer a layout and smaller footprint ideal for city lots for \$190,000 - \$225,000 (including land) in most markets.

Clayton modern manufactured homes, including CrossMod, are eBuilt®, which are homes designed to meet the U.S. Department of Energy's Zero Energy Ready Home™ Manufactured Home requirements. With energy-efficient features like a Rheem® hybrid water heater, Lux® low-E windows, ENERGY STAR® appliances and an ecobee® smart thermostat, the homes can save homeowners up to 50% on annual energy costs compared to traditional manufactured homes. In Omaha alone, these electric utility savings could amount to approximately \$832 each year, helping homeowners significantly reduce annual energy costs and achieve greater affordability over the life of their home. When combined with a renewable energy system, like solar, the home also has the potential to be net-zero. In 2024, over 95% of Clayton modern manufactured homes were eBuilt®.

To learn more about Clayton's commitment to delivering attainable, energy-efficient homeownership through innovative housing solutions, visit www.claytonhomes.com/social-responsibility/.

About Clayton

Founded in 1956, Clayton is committed to opening doors to a better life through homeownership. Clayton is a leading single-family, values-driven home builder dedicated to attainable housing, sustainable practices, and creating a world-class experience for customers and team members. The company's portfolio includes a comprehensive range of site-built, modern manufactured, Tiny, CrossMod® and modular housing. In 2024, Clayton built more than 60,000 homes across the country. For more information, visit claytonhomes.com.

CrossMod is a registered trademark of the Manufactured Housing Institute.

ENERGY STAR® and the ENERGY STAR® mark are registered trademarks owned by the U.S. Environmental Protection Agency.

1 energy.gov ZERH guidelines

2Energy savings are based on electrical and gas energy consumption using NREL® BEopt™ to estimate annual energy consumption of a home built to DOE Zero Energy Ready Home™ guidelines compared to the same home built only to industry and HUD standards in Omaha, Nebraska.

3Energy savings are based on electrical energy consumption using NREL® BEopt to estimate annual electrical energy consumption and NREL PVWatts Calculator to estimate the annual solar production on homes built to DOE Zero Energy Ready Home™ guidelines and assumes that the home is placed in a location that optimizes the solar features compared to the same home built to industry and HUD standards built without energy efficient features.

2) From the Clayton Homes social responsibility page, provided under [fair use guidelines](#) for [media](#) and linked from their press release above.

A Force for Good

Clayton® strives to be a force for good in the world – for our communities, customers, team members and partners. It's this commitment to social responsibility that helps us fulfill our vision “to develop housing innovations that improve lives and build a better tomorrow.”

Error! Filename not specified.

227,000+

volunteer hours donated by Clayton team members through 2024

Error! Filename not specified.

40-50%

annual energy bill savings for eBuilt® customers¹

Error! Filename not specified.

1.94

megawatts of solar capacity installed at Clayton facilities

Error! Filename not specified.

4.47 million

total trees planted with the Arbor Day Foundation® through 2024

KEVIN CLAYTON, CEO

“At Clayton, we understand the positive impact companies have when they do good and drive change. Through our social responsibility efforts we will help guide the housing industry forward to improve lives and build a better tomorrow for everyone.”

We will fulfill our vision by

focusing on four key areas:

- Deliver an Outstanding Team Member Experience
- Invest in Our Communities
- Democratize Attainable Homeownership
- Build a Sustainable Future

Deliver an Outstanding Team Member Experience

At Clayton, we know our success comes from our 20,000+ team members across the country, who work every day to serve our customers in our facilities, home centers and offices. And that's why we're committed to continuously investing in a world-class team member experience. In addition to a variety of benefits, we offer leadership development programs, wellness initiatives and opportunities to belong for everyone who is a part of the Clayton team.

- [Explore Team Member Experience](#)

Wellbeing Programs

The Clayton Wellbeing programs provide fun and engaging resources to help team members thrive in the workplace and at home.

- [About Clayton Wellbeing](#)

Clayton Ignite

Through our Clayton Ignite leadership development programs and Ignite Today professional development courses, we foster innovation and encourage our team members to grow both personally and professionally.

- About Clayton Ignite
- **I Am Clayton: Stephanie Alexander**

Clayton team members share their unique backgrounds and roles.

- Hear Their Stories

- **I Am Clayton: Bryant Moss**

Clayton team members share their unique backgrounds and roles.

- Hear Their Stories

Boundless®

At Clayton, we value and celebrate the different life experiences, perspectives and backgrounds our team members bring to work every day. Our Boundless program helps us be a home for our team members and live our values by fostering a sense of belonging and inclusion – like they have a home here. This effort strengthens our work to develop housing innovations, deliver an extraordinary homeownership experience and drive our industry forward.

- Our Boundless Program

Invest in Our Communities

Clayton strives to make a difference by supporting philanthropic efforts and by empowering team members to support programs in the communities where they live and work. Through national philanthropic partnerships, Clayton can make a positive impact by focusing on our four pillars of giving: affordable housing, sustainability, education and community enrichment.

- Invest in Our Communities

250+

nonprofits empowered through charitable contributions

3,700+

Family Promise® families served through *A Future Begins at Home* in 2024

4,300+

people received homeownership coaching and resources through Operation HOPE® in 2024

Affordable Housing

Family Promise®

Clayton continues to partner with Family Promise, the leading national nonprofit addressing family homelessness, to help families achieve housing stability through an innovative homelessness prevention program, *A Future Begins at Home*.

- [About our Family Promise Partnership](#)

Operation HOPE®

Clayton and Operation HOPE, a national nonprofit that equips people with financial tools and education, began a partnership in 2022 to help clients overcome barriers to homeownership.

- [About our Operation Hope Partnership](#)

Clayton Impact®

Clayton Impact, our paid volunteer time off program, provides team members with the opportunity to make a difference in their communities for causes and nonprofit organizations that are meaningful to them.

- [About Clayton Impact](#)

97,172

hours volunteered to local nonprofits in 2024

68.5%

team member participation rate

Democratize Attainable Homeownership

Clayton's purpose is to open doors to a better life by making homeownership possible for more people. And one key way we can do this is by offering more attainable home options for today's buyers. There are many long-term benefits to homeownership, which is why we're dedicated to providing quality, energy-efficient homes through our innovative, sustainable building practices.

- How We Offer Housing for All

Efficient and Innovative Home Building

- **Building Efficiency**

We're intentional about our building practices, as well as material purchases, waste monitoring and our recycling efforts. And because we're always looking to be both efficient and innovative, it all comes together so we can offer buyers a more affordable home.

- Affordability and Sustainability

- **Vertically Integrated Supply Chain**

Clayton builds and sources many of our home building materials, like windows, cabinets and roof trusses, through our internal supply chain. This helps reduce our overall construction time and means we spend less money on material shipping and storage.

- Affordability and Sustainability

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- Affordability and Sustainability

1 / 2

CrossMod® Homes

This new category of modern manufactured home combines many of the advantages of site-built and off-site built construction, including forward-thinking designs. CrossMod homes also appraise on par with site-built homes and can offer additional loan options, helping to put homeownership within reach for more people.

- Explore the Benefits of CrossMod Homes

Build a Sustainable Future

At Clayton, we focus our sustainability efforts to open doors to a better life for future generations in three areas: the way we build, the homes we build and the future we build. We believe that sustainability and attainable homeownership go hand in hand. By finding innovative ways to reduce waste and build more efficiently, we incur less costs during construction, allowing us to deliver attainable homeownership. We also design our homes with energy-efficient features that help reduce long-term utility costs for homeowners. In 2023, we introduced eBuilt® homes, which are built to the DOE's Zero Energy Ready Home™

specifications. Finally, our philanthropic partnerships help meet the needs of our communities today and our planet tomorrow.

- About Clayton's Sustainability Efforts

THE WAY WE BUILD

~61,559

tons of waste diverted from landfills

THE HOMES WE BUILD

40%-50%

annual energy bill savings for eBuilt® customers¹

THE FUTURE WE BUILD

950,000

trees planted with the Arbor Day Foundation® in 2024

- **eBuilt® Homes**

Clayton eBuilt® homes, built to DOE Zero Energy Ready Home™ specifications, can save homeowners up to 50% on their energy bills annually¹. They include energy-efficient features like low-E windows, a smart thermostat, heat pump and LED lighting that are designed to save both energy and money.

- [Map of Utility Savings](#)
- [Learn More about eBuilt homes](#)

Arbor Day

Clayton and the Arbor Day Foundation® are aligned on improving lives and building a better tomorrow. We achieved the goal we set in 2022 to plant 4.47 million trees by 2025, and now we are going further by planting an additional 1.07 million trees in 2025, planting one tree for every one used to build our homes last year.

- About our Arbor Day Foundation Partnership

Trademarks of companies other than Clayton Homes are the property of those other companies.

CrossMod is a registered trademark of the Manufactured Housing Institute

¹ZERH Logo Use Guidelines ([energy.gov](https://www.energy.gov))

3) To further set the table for what follows, let's consider this partial list of mainstream and specialized publishers who have dealt with aspects of troubling concerns connected to the manufactured home industry.

- [The Atlantic](#),
- [The Nation](#),
- [Center for Public Integrity](#),
- [The Seattle Times](#),
- [GuruFocus](#),
- [BuzzFeed News](#),
- [Austin Frerick while at the Open Markets Institute](#).

Most of those are apparently [left](#)-leaning sources. Several of those reports shine a vexing light on Clayton Homes that runs counter to the narrative that they attempt to craft via their media releases. More on that further below.

4) Per the [Modular Home Builders Association](#) (MHBA) is the following provided under [fair use guidelines](#) for [media](#).

2025/06/23

MHBA Opposes Proposed Removal of Steel Chassis Requirement for HUD-Code Homes



The Modular Home Builders Association (MHBA) has filed formal comments with HUD's Manufactured Housing Consensus Committee opposing a proposal to eliminate the steel chassis requirement for second-story HUD-code manufactured homes. In a letter

authored by Executive Director Tom Hardiman, MHBA warns that removing this structural component would blur the line between federally regulated manufactured housing and state-inspected modular homes, undermine consumer confidence, and create an unfair regulatory advantage for HUD-code producers.

Background

Since 1976, HUD's National Manufactured Housing Construction and Safety Standards Act has ensured that factory-built housing meets rigorous federal safety, quality, and affordability standards. MHBA's comments emphasize that the steel chassis is integral to protecting homeowners during transportation, installation, and in extreme weather events.

MHBA's Key Concerns

Consumer Confusion & Market Impact: MHBA highlights the "Cross Mod" marketing tactic—where HUD-code homes are relabeled to appear more "modern"—as evidence that small terminology changes can mislead buyers and negatively affect resale values for existing modular homeowners.

Regulatory Fairness: By removing the chassis requirement, HUD-code manufacturers could bypass the stricter state and local inspections imposed on modular builders, leaving consumers uninformed about differences in build quality and long-term performance.

Safety & Structural Integrity: The steel chassis provides critical support against wind, seismic forces, and load stresses. MHBA argues that removing this component would compromise a home's ability to withstand natural disasters.

"At a time when severe weather events and natural disasters are on the rise, it makes no sense to remove structural safeguards that protect families and homes," Hardiman writes. "Modular housing already offers a safer, more durable solution—with consistent state-level oversight—for buyers willing to invest a modest premium."

MHBA represents over 150 member companies that build to IRC and state-compliant modular standards.

5) According to the Modular Building Institute at this link [here](#), the following provided under [fair use guidelines](#) for [media](#).

One Federal Code for Modular Construction: What It Could Mean for the Industry



About the author: *Tom Hardiman is the executive director of the Modular Building Institute.*

Recently I was asked what it would take to grow the modular construction industry to 10% or even 15% of all new construction starts. Let's start with this – we're getting there! Seven years ago, volumetric modular construction accounted for 2.14% of the value of all new construction starts in North America (excluding single family). For the year-end 2022, MBI has calculated that figure at 6.03% - nearly triple the market share from 2015. This figure does not include single family modular homes, nor HUD Code, panelized, or tiny homes.

NAHB data puts the number of SF modular homes in the U.S. at around 10,000 annually. Our calculations in 2021 had the number a little higher but was based on less data, so let's go with the NAHB figure. Including single family modular residential (estimated at around \$3 billion annually) the total modular construction industry in North America checks in around \$20 billion annually.

Barriers to Greater Adoption of Modular Construction

I've said this often – everything about the construction industry was written from the assumption that the building would be constructed in a “conventional” manner (i.e., on site). And each of these aspects represents a potential barrier to growth. A modular construction project presents different risk characteristics than a traditional project. And for many people, understanding and mitigating these differences is a barrier in and of itself.

Let's discuss a few of these barriers.

Procurement

Design-bid-build (DBB) is the most widely used project delivery method in the United States, according to the Lean Construction Institute of America. Under this method, an owner contracts separately with a designer, who provides complete design documents, and a contractor, who provides the most attractive price bid to execute that design. The modular manufacturer is too far removed from the design and decision-making process with DBB projects. A move towards more Design Build projects and Integrated Project Delivery is more conducive to modular participation.

Contracts

The two most commonly used set of construction document templates come from AIA Docs and Consensus Docs. Until recently, none of these templates addressed the unique circumstances and risk profile associated with modular projects. Over the past three years, MBI worked with Consensus Docs to develop two new “prefabrication” contract templates – the first of their kind.

Financing

The construction cash flow profile for a modular project is perhaps the biggest difference between onsite and offsite. Six years ago, the Canadian Mortgage Housing Corp along with Fannie Mae were reluctant or outright refused to underwrite loans for modular multifamily projects due to a lack of understanding of this difference. Modular projects typically require more cash up front as the manufacturer (often acting as a “super sub-contractor”) must acquire ALL the materials needed to get the building under roof, including paint, carpeting, and fixtures. While construction begins at the factory, onsite work progresses at its typical rate.

Lenders often issue draws based on a percentage of completion and that is often based on what they see on site. Some lenders feel uncomfortable extending more money with a majority of work in the factory. Securing the loan during prefabrication was also cited as a concern. It should not fall to the modular manufacturer to carry the costs of materials well into a project’s completion. Led by MBI’s Government Affairs team, numerous calls and meetings were held with both CMHC and Fannie Mae to help them understand and ultimately overcome these concerns.

The History of MBI's Partnership with CHMC

- In 2018, the Canada Modular Housing Corporation (CMHC) did not finance any modular projects.

- MBI's Government Affairs Director, Jon Hannah-Spacagna, worked with then-CEO, Evan Siddal, to remove that barrier and CMHC agreed to finance commercial and single-family modular projects.
- In 2020, CMHC contacted MBI to assist with their launch of the Rapid Housing Initiative (RHI). This initiative committed \$1.7 billion to finance affordable housing projects across Canada using only modular construction and to be completed in 24 months.
- The RHI program received so many quality requests, CMHC increased their funding to \$3.2 billion to finance all the requests they received. The result was 10,000 housing units built in 24 months.
- In 2022, CMHC announced a third round of funding for the RHI program, which included an additional \$1.5 billion, beginning in 2023.
- Also in 2022, Scotiabank and Bank of Montreal partnered with CMHC and announced their commitment of \$10 billion and \$12 billion respectively, to support affordable housing development over the next 10 years.
- Jon Hannah-Spacagna is working closely with both banks' leadership teams to help them craft their dispersant criteria on how these funds will be utilized. Both are still finalizing those plans.

Building Codes

I'm no huge fan of the current building code development process. If you have ever attended a code development hearing, you know it can be a long, grueling, survivor series, going for 12+ hours a day for more than a week! As a country, we have moved from three large regional codes to one national "model" code (collectively the I-Codes). While not perfect, it does provide a consistent base for all states to work from. The challenge for our industry is again, it was written for an in-situ world. The word "modular" appears nowhere in the building codes.

MBI has been successful in adding more modular friendly language to the IBC over the years, but there is a lot of work remaining. We were unsuccessful in getting our own ICC/MBI standards adopted and referenced in the last cycle of the IBC development. (Yes, the ICC denied the adoption of its own standard!). That was a big disappointment and a setback but not the final outcome. Based largely on this decision, the ICC recognized the issue and changed their code development process (moral victory?). MBI has since tried working with each state on the adoption of the standards.

One Code to Rule Them All...?

But none of this is to suggest that our industry would be better off with one federal building code similar to the manufactured housing HUD code. It is difficult enough to educate code officials and end users about the differences between modular and HUD code homes. Pulling modular projects out of the IRC/IBC and creating a new federal code would add significantly to that confusion. In fact, I would contend that, ultimately, modular would be absorbed into the HUD code. To me, one of the biggest threats to the modular industry is for HUD to expand its scope to include modular projects.

MBI has a great working relationship with the ICC and will continue to develop tools and resources for code officials to better understand this industry. Which leads to the next point.

Inspection Process

Modular projects must meet the same local building code requirements as their site-built counterparts – most commonly a version of the state adopted IRC or IBC. Given that significant portions of construction occur at the offsite factory location and building modules arrive on site “closed” (electrical, plumbing installed covered by drywall), there needs to be an inspection process to determine code compliance BEFORE the modules arrive to avoid destructive inspections by the local AHJ on site. Thirty-six states and one Canadian province have administrative programs detailing how the inspection process must work. Fourteen states and the other provinces still rely on local inspections. It is imperative that these local code officials understand how our industry works, so they can better understand how to inspect us.

Zoning/HOAs

While not a huge barrier to modular, we continue to see Home Owners Association (HOA) bylaws or even city zoning ordinances that prohibit “mobile, manufactured, and modular homes.” This stems from decades old misconceptions and misunderstanding of the differences between modular and manufactured homes. I think our country needs to address the zoning restrictions on manufactured housing, but that’s not my fight. I’m certain that the three “C” manufacturers that control 80+% of that industry will address this issue. But it is yet another reason against a federal modular building code, as we would likely get swept into this debate.

Adding to these barriers are:

Industry Standards – Five years ago, the issue was that there were no industry standards. Now there are, but the issue is getting more states to adopt them - specifically ICC/MBI 1200 and 1205. These standards will help make the review and approval process much more uniform, driving down costs.

Industry Capacity – Realistically, there simply are not enough modular factories to reach 15+% yet. But more factories are coming online. Aside from the number of factories, company owners need to invest in their people and processes to improve their efficiency and productivity. This will help increase industry capacity. Investment in the industry preferably, would be by the industry. I've seen too many cases of outside equity money flooding into the industry, looking to streamline operations, increase profitability, and make a fat ROI within five years or less.

Lack of Government Support – The Canadian Mortgage Housing Corporation (CMHC) went from avoiding loans for modular projects, to approving them, and ultimately embracing modular to address their housing crisis. CHMC launched its Rapid Housing Initiative and funded it with \$1.7 billion. In the first round, projects had to be modular and had to be completed in 12 months.

After receiving an overwhelming number of project applications, CMHC added another \$1.5 billion for the second round. They have since dropped the modular requirement for their third round but still require projects to be finalized in a timely manner (a requirement which obviously favors the modular industry). Several private banks including Scotia Bank, have jumped on board earmarking as much as \$22 billion into the housing initiative. One step to fund \$1.5 billion in housing has led to nearly \$30 billion invested in similar programs.

No such initiative exists in the U.S. Not only is our federal government drowning in its own red tape, but its solution to housing is also to either throw more money at it or worse, implement programs that are counter-productive, such as the recent rule to expand Davis-Bacon (DB) rates to modular factories.

How the U.S. Federal Government Can Actually Help

Step one would be for the U.S. government policies to “do no more harm.” Representatives from MBI will meet with Congressional leaders later this month to discuss the negative impact that DB will have on our industry. And we plan to take legal action against the USDOL when the final rule is published.

Step two is implementing programs and policies that incentivize greater production of affordable housing. It's not necessary to earmark modular construction specifically. But the feds COULD incentivize shorter schedules, more sustainable practices, and repeatable designs.

If any political leader is looking for a “moonshot” to address affordable housing, consider this:

For one billion dollars (remember, Canada has invested \$30 billion already) offer \$10 million in federal tax deductions and credits in the form of accelerated/bonus depreciation for machinery, equipment, or property for any factory that opens or expands specifically to build affordable housing units. Limited to 100 companies, this alone might incentivize the employment of 15,000 factory workers, building 40,000 – 50,000 affordable homes annually. Add additional incentives for the hiring of women, minorities, the disabled, and historically underserved populations. Certainly, this alone wouldn't solve our housing problem, but it's a good step in the right direction!

There is no single barrier or issue holding our industry back. Likewise, there is no “silver bullet” solution to help us grow. It will require a collective and cumulative effort on the part of everyone in this industry.

I look forward to continuing these conversations as our industry continues to grow.

--- MHPProNews notes that the above was posted on Feb 24, 2023. ---

MHPProNews notes that more recently, Hardiman said the following in an email for publication.

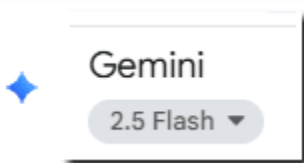
That's a safe estimate (under 20,000). There are other “panelized” homes built but even combining modular + panelized its still around 25,000 total annually.

Many of our traditionally single family modular home builders are now doing as much as half their work on multi family projects.

Tom

6) Per an input-inquiry (Q&A, chat, discussion, etc.) with Gemini on this date, Hardiman and the modular building associations associated with him have not made a direct comment on the ROAD to Housing Act. The inquiry is by MHPProNews. The response is by Gemini as shown.

Gemini, can you find remarks by Tom Hardiman for modular home builders or the modular building institute that are specifically about the ROAD to Housing Act? If so, provide plain text hyperlinks to support those statements.



A search for specific remarks by Tom Hardiman of the Modular Building Institute (MBI) or the Modular Home Builders Association (MHBA) about the "ROAD to Housing Act" did not yield any direct statements.

The search results do, however, contain a few key points:

- The Modular Building Institute's news page has an article titled "The ROAD to Housing Act of 2025 Could Bring Huge Changes to the Modular Housing Industry" that links to a more detailed explainer.
- The Modular Building Institute's efforts have historically focused on other key pieces of legislation, such as successfully defeating an expansion of the Davis-Bacon Act to include offsite construction factories. This effort was led by MBI's executive director, Tom Hardiman.
- Another focus for Hardiman and the MHBA has been to advocate against a proposed rule change by HUD that would remove the steel chassis requirement for some manufactured homes, which they argue would blur the lines between manufactured and modular housing and confuse consumers.

While a direct quote from Tom Hardiman about the "ROAD to Housing Act" couldn't be found, the available information indicates that his advocacy, and that of the organizations he leads, is generally aligned with legislative efforts that promote and protect the modular construction industry. The search did not provide any plain text hyperlinks to his specific comments on this particular bill.

Sources



Modular Building Institute

www.modular.org

MBI Defeats Davis-Bacon Expansion - Modular Building Institute

Modular Building Institute Defeats Davis-Bacon Act Expansion. U.S. Department of Labor Published Final Davis Bacon Act Rules: MBI Successful in Preventing ...



Modular Home Builders Association

www.modularhome.org

MHBA Opposes Proposed Removal of Steel Chassis Requirement for HUD-Code Homes

In a letter authored by Executive Director Tom Hardiman, MHBA warns that removing this structural component would blur the line between federally regulated ..

--- MHPProNews notes that the screen capture that documents the accuracy of the above is as shown below. ---



Gemini
2.5 Flash

Gemini, can you find remarks by Tom Hardiman for modular home builders or the modular building institute that are specifically about the ROAD to Housing Act? If so, provide plain text hyperlinks to support those statements.

10:07 AM
8/11/2025

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Sources

Sources

Modular Building Institute
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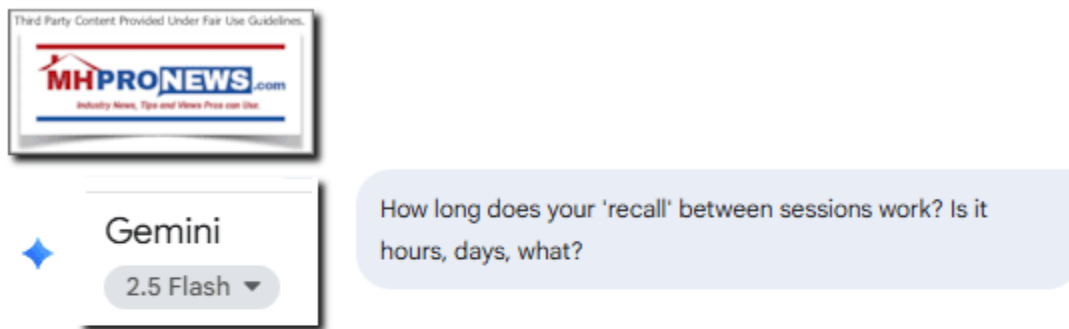
MHPProNews has drafted much of this article by 9:21:52 AM ET. The Q&A with Gemini was performed at 10:07 AM ET. Much of what MHPProNews does is still manual searches, not to become overly dependent on AI. AI elements are added after 10:07 AM ET.

Revisions

- MHPProNews, 42 minutes ago (August 11, 2025 @ 09:21:52)
- MHPProNews, 50 minutes ago (August 11, 2025 @ 09:14:09)
- MHPProNews, 2 hours ago (August 11, 2025 @ 08:19:32)



MHProNews notes that Gemini does not recall information between chat sessions. That stands in contrast to what Copilot and Grok say about themselves, and which experience with those platforms confirm.



◆ My 'recall' of previous conversations, or "context," is typically limited to the current session. I don't retain information from one session to the next in the way that a human memory functions. Each time you start a new chat, it's a fresh interaction.

However, in this case, my prior responses in this specific conversation were based on information from the documents and links you provided, along with my own internal data. When you ask me about a topic we have already discussed within the same session, I can access that information to provide a consistent and coherent response.



7) MHProNews notes that much of what Clayton has said may - in some sense - be 'true.' But when carefully examined, several of Clayton's remarks contradict known evidence and sometimes are contradicted by Clayton's own prior statements. This will begin to probe the headline questions: "**Is Clayton a Serial Liar or Paltering Pro?**"

a) For example. From pull quotes from various statements shown above, Clayton claims to be offering.

...we're committed to continuously investing in a world-class team member experience.

Really? Then why is it that the ratings on Indeed by current and former Clayton team members doesn't reflect a high level of satisfaction? Per a prior MHProNews report linked [here](#).

[caption id="attachment_190929" align="aligncenter" width="756"]



Per the standard grading system, Clayton Homes reviews is a "D," per current and past employee reviews on Indeed. 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]

b) As *MHLivingNews* previously reported Case McGee, who similarly bragged about the wonderful Clayton "legendary" workplace environment lasted about a year with the firm as their Chief People Officer (CPO) before leaving, presumably for greener pastures. Did McGee discover that the Clayton 'legend' was untrue?

[caption id="attachment_183970" align="center" width="600"]

Case McGee 

Clayton homes

ADM 

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MHLivingNews
Improved Living for Less

CPO CHASE MCGEE-CLAYTON HOMES CHIEF PEOPLE OFFICER-SCANLAN RECRUITING SAYS CLAYTON CULTURE 'LEGENDARY' - EDITORIAL EYES ULTIMATE CLAYTON HOMES RESOURCE FOR BIGGEST MANUFACTURED HOUSING BUILDER

<https://www.manufacturedhomelivingnews.com/cpo-chase-mcgee-clayton-homes-chief-people-officer-scanlan-recruiting-says-clayton-culture-legendary-editorial-eyes-ultimate-clayton-homes-resource-for-biggest-manufactured/>[/caption]

c) Clayton bragged about philanthropy.

Finally, our philanthropic partnerships help meet the needs of our communities today and our planet tomorrow.

A significant part of the Clayton content shown above related to funding to nonprofits, volunteer hours, etc. Clayton also aptly noted that they are a Berkshire Hathaway (BRK) company. Kevin Clayton previously called Warren Buffett, the longtime leader of Berkshire, a "[genius](#)." That begs a question: a genius at what? Michael Lebowitz in an article focused on Buffett's modus operandi (MO), summed it up like this. Lebowitz called Buffett "a Walking Contradiction." That recalls the [Marty Lavin, J.D.](#), observation: "Pay more attention to what people are doing than what they are saying." Lavin is an MHI 'lifetime achievement' award winner in financing, whose experience includes retail and land-lease manufactured home communities. Lavin is among the [MHI unpersons](#), who perhaps due to his periodic and pointed critiques of MHI, [found his name was pulled from the public side of the MHI website](#).

[caption id="attachment_153233" align="aligncenter" width="635"]



Michael P. Lebowitz
CFA is an Investment Analyst
and Portfolio Manager

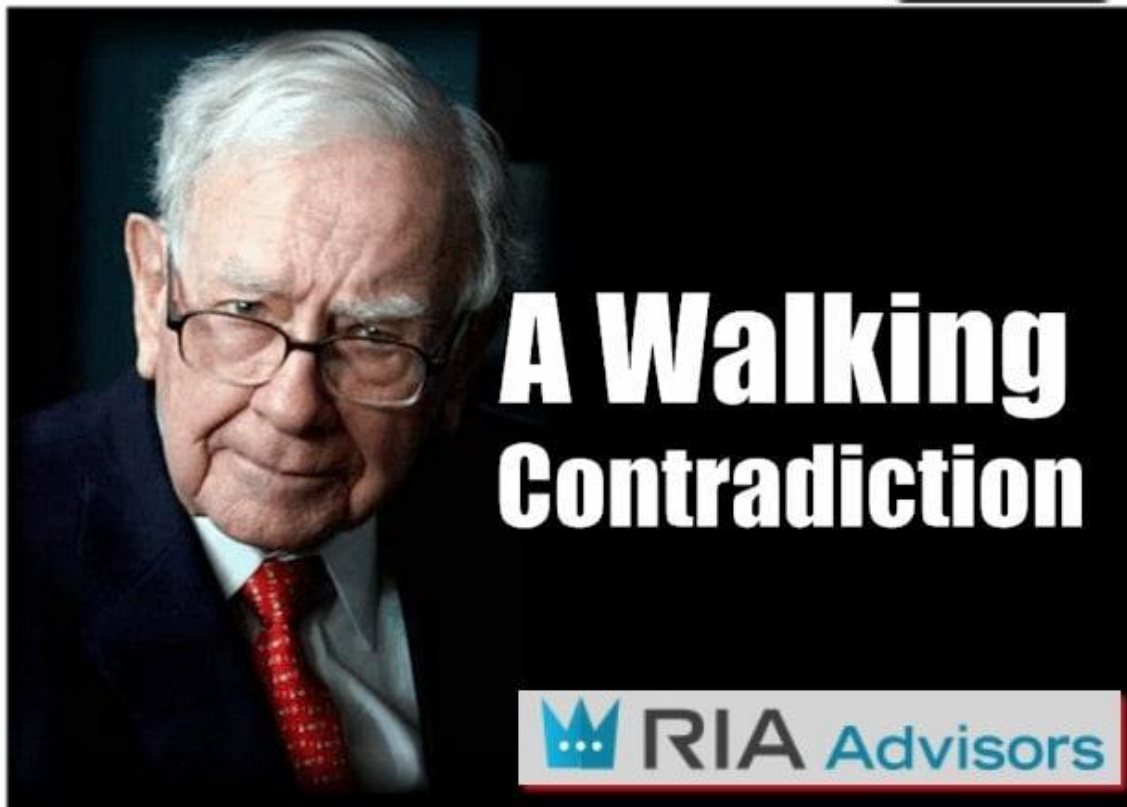


A Walking Contradiction – Warren Buffett

“...In this article we look at a few recent statements and actions of Buffett’s to highlight some contradictions that lie in their wake. Our conclusion is that it is far better for investors to watch what “The Oracle” does as an investor rather than hang on his words.”

- Michael Lebowitz’s article makes the case for two claims. One, that Buffett is known to speak in an apparently deceptive manner. Two, that Buffett and his moat strategy is nothing more than a method of creating and maintain a monopoly.

<https://realinvestmentadvice.com/a-walking-contradiction-warren-buffett/>



See

CFA Lebowitz's analysis at the link here: <https://realinvestmentadvice.com/a-walking-contradiction-warren-buffett/> and see how we've applied that in our inquiry to Berkshire board member and attorney Ronald Olson at the link found further below.

<https://www.manufacturedhomepronews.com/flashback-friday-enron-worldcom-and-bernie-madoff-lessons-implications-for-manufactured-housing-regulators-and-investors-plus-manufactured-home-investing-stock-updates/>[/caption]

As [MHPProNews](#) and [MHLivingNews](#) have periodically informed/reminded readers, philanthropy can be a cover for problematic behavior. In order to understand "philanthropy" one must probe and grasp terms like: [Philanthro Feudalism](#), [Philanthro-Capitalism](#), [Charitable Industrial Complex](#).

As is our practice, [MHPProNews](#) probes sources that span the left-right divide. Perhaps because of the thoroughness of the report, the left-leaning Institute for Policy Studies (IPS), an organization that TAP and Kuttner doubtlessly know well, spotlighted our publication's unpacking of their research report on how *charity is used to distort democracy*.

[caption id="attachment_199707" align="aligncenter" width="612"]

ips-dc.org/media-organization/manufactured-home-living-news/



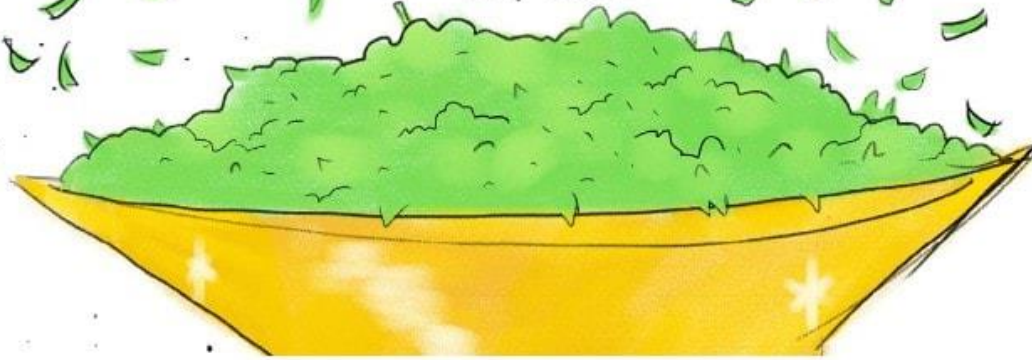
Screen capture done on 4.19.2024.



Gilded Giving 2022

How Wealth Inequality Distorts Philanthropy and Imperils Democracy

Chuck Collins & Helen Flannery
Charity Reform Initiative • Institute for Policy Studies
July 2022



Philanthro-Feudalism, Philanthro-Capitalism, Charitable Industrial Complex-IPS' GILDED GIVING 2022 'Imperils Democracy'

Sep 21, 2022

<https://www.manufacturedhomepronews.com/ips-gilded-giving-2022-wealth-inequality-distorts-philanthropy-imperils-democracy-reports-finger-warren-buffett-bill-gates-more-philanthro-feudalism-linked-billionaires-plus-mhvil/>[/caption]

A quick Google check for "Institute for Policy Studies" and "prospect.org" reveals pages of posts on their site.

d) Clayton said above the following.

Clayton can make a positive impact by focusing on our four pillars of giving: affordable housing, sustainability, education and community enrichment.

Seriously? Perhaps high marks might go to Clayton for 'sustainable' practices. But what about affordable housing? What about "education?" What about "community enrichment?"

One of the primary forms, perhaps the primary form of wealth creation in the U.S., is from homeownership. If there were millions of more affordable homes in the U.S., Clayton could indeed claim to be supporting "community enrichment" by supporting household enrichment. An interesting point raised by Kuttner in the post above is the unequal distribution of wealth, and the role that zoning plays in that picture. Kuttner aptly points out the need for more affordable housing. TAP is on record critiquing problematic business practices in manufactured housing, which seems to be the main contexts that manufactured housing is raised by Kuttner co-founded TAP. Tap has critiqued Warren Buffett led Berkshire owned Clayton's sister brand Vanderbilt Mortgage and Finance (VMF). TAP spotlighted fellow Manufactured Housing Institute (MHI) member Equity LifeStyle Properties and other predatory manufactured housing community (MHC) operators. To Kuttner's credit, as is reflected in Part III above, he is willing to criticize what he called Corporate Democrats, even if it is ironic if not laughable for him to mention: "center-right Democrats." Where are they? Who are they? Kuttner didn't say.



All Mode All News Images Videos Sho

The American Prospect
https://prospect.org › labor › unions-must-bargain-affor...
Why Unions Must Bargain for Affordable Housing—and How
Feb 19, 2019 — ... manufactured home communities, and mortgages. A number of private-equity companies have been buying up manufactured housing parks and then ...

The American Prospect
https://prospect.org › day-one-agenda › oira-reclaiming...
Reclaiming the Deep State
Oct 4, 2022 — That mirrored the claims of manufactured home owners, though DOE's analysis showed costs would be lower. Last winter, as the White House was ...

The American Prospect
https://prospect.org › economy › 2025-02-27-amnesty-...
Amnesty Day at CFPB
Feb 27, 2025 — Vanderbilt Mortgage: This is Warren Buffett's manufactured-home company. In January, the CFPB sued Vanderbilt for issuing mortgages without ...

The American Prospect
https://prospect.org › power › blackstone-spends-huge-...
Blackstone Spends Huge to Kill California Rent Control
Oct 23, 2018 — His Equity LifeStyle Properties, another REIT (formerly Manufactured Home Communities), began to acquire mobile home parks across California ...

Facebook
https://www.facebook.com › groups › posts
Orlando Area – Looking for Mobile Home & RV Parks + Investor ...
PROSPECT.ORG. Banks Approve of Republicans Increasing Bank Fees. A Biden-era ... Manufactured Home in Orlando, FL 32826, USA 4bed 3bath (with added 1/1) ...

Vanderbilt University
https://odn.vanderbilt.edu › sites › 2025/04 › 28-P... PDF
28 Post-Neoliberal Housing Policy Ideas
Manufactured Home, 29 J. ARCH. ENG'G 03123002-1 (2023). 34 Linlin Liang et ... (2024), https://prospect.org/infrastructure/housing/2024-12-17-solving ...

Congress.gov
https://www.congress.gov › house › documents PDF

In fairness to TAP - The American Prospect at the prospect.org website - is able and willing to critique individuals on the left that include Democrats. That said, TAP appears to have a particular ire for Donald J. Trump, who for much of his adult life was 'a Democrat' who dabbled with being an independent before becoming a "MAGA" or "America First" Republican.

With respect to manufactured homes. TAP (more precisely, prospect.org) appears on this date to have only 4 articles that use the word "manufactured home." It is difficult to solve the affordable housing crisis without including arguably the most proven form of affordable housing: manufactured homes.



"prospect.org" "manufactured housing"

7:38 AM
8/11/2025

AI Mode All News Images Videos Short videos Shopping More

The American Prospect
https://prospect.org › labor › unions-must-bargain-affor...
Why Unions Must Bargain for Affordable Housing—and How
Feb 19, 2019 — A number of private-equity companies have been buying up manufactured housing parks and then jacking up the rent on the land and inflating ...

The American Prospect
https://prospect.org › politics › like-southwest-louisiana...
Like Southwest Louisiana, FEMA Is Worn Down
Oct 18, 2020 — Getting manufactured housing units, one type of temporary shelter that FEMA provides, to sites from the agency's Alabama or Maryland storage ...

Town of Lyons, CO
https://www.townoflyons.com › ViewFile › Item › PDF
20 April 2023 Addendum to Cover Memo on Ord 1145 ...
Apr 20, 2023 — https://prospect.org/infrastructure/housing/americas-hidden-fire ... We found that "FEMA required all Manufactured Housing Units (MHUs) used for ...

About The American Prospect
Founded in 1990 by Robert Kuttner, Paul Starr, and Robert Reich, "The American Prospect" is a Washington, D.C.-based publication that facilitates discussions on progressive public policy. The publication, owned by American Prospect, Inc., aims to advance liberal and progressive goals through reporting and analysis. It is considered to have a "Left" bias. The publication, which operates a website, prospect.org, is funded by left-leaning organizations and publishes a quarterly "journal of ideas". [Less](#)

American Prospect
The American Prospect is a publication that promotes left-of-center public...
InfluenceWatch

The American Prospect
The American Prospect ... This article relies excessively on references to...
Wikipedia

The American Prospect Media Bias Rating
As of August 2025, 73 people have voted on the AllSides Media Bias...
AllSides

The American Prospect – Bias and Credibility
We rate the American Prospect Left Biased based on story selection and...
Media Bias/Fact Check

The American Prospect Bias and Reliability
Ad Fontes Media rates The American Prospect in the Strong Left category...
Ad Fontes Media

On this date, there are apparently only two articles on prospect.org that specifically use the words: "manufactured housing."

Putting a search term in quotes in a search engine is supposed to force a more focused and specific response.



e) Perhaps Kuttner and TAP could pivot long enough from their routinely anti-Trump schtick to pay attention to the details of what can solve the affordable housing crisis, and the role that arguably predatory firms like Clayton play in that lack of affordable housing? Robert, seriously, please do so. The affordable housing crisis can't be solved without millions of more affordable homes. On that point, Rep. Mike Flood (NE-R) is correct.

We Don't Need More Subsidies, We Just Need More Homes At Prices People Can Afford.

f) Back to Clayton. If they were serious about getting millions of more homes so that more people can afford their housing then why is it that the words "Manufactured Housing

Improvement Act" is not found on the Clayton Homes website on this date and time? See the screen capture further below.

Clayton does have "a significant relationship" with the "Manufactured Housing Improvement Act" (a.k.a.: MHIA, MHIA 2000, 2000 Reform Act, 2000 Reform Law) as their Gemini AI preview mentions. But on this date, there is no apparent reference to the term on their website. This despite the fact that Kevin Clayton himself addressed Congress on this topic in 2011.

Clayton team members have raised or discussed the 2000 Reform Law in MHCC meetings. Clayton's manufactured housing division operates under this law. So why the silence about it on their own website? How can Clayton 'educate' on a subject that they don't mention on their own website?

The screenshot shows a Google search for "claytonhomes.com" and "Manufactured Housing Improvement Act". The search results include:

- Clayton Homes and the Manufactured Housing Improvement Act of 2000**: A snippet stating Clayton Homes has a significant relationship with the Act. A red callout box points to this snippet with the text: "Clayton does have 'a significant relationship' with the 'Manufactured Housing Improvement Act' (a.k.a.: MHIA, MHIA 2000, 2000 Reform Act, 2000 Reform Law) as their Gemini AI preview mentions. But on this date, there is no apparent reference to the term on their website. This despite the fact that Kevin Clayton himself addressed Congress on this topic in 2011."
- Clayton Endorses President's Call For ... - Manufactured Homes**: A snippet dated Apr 12, 2018, mentioning the dominant player in manufactured housing, Berkshire Hathaway's...
- Manufactured housing giant endorses HUD's call for regulatory relief**: A snippet dated Apr 3, 2018, mentioning Clayton, which is owned by Berkshire Hathaway, has two mortgage...
- U.S. Department of Housing and Urban Development (HUD) (gov)**: A link to a PDF document titled "MINUTES MHCC MEETING". A red callout box points to this link with the text: "Clayton team members have raised or discussed the 2000 Reform Law in MHCC meetings. Clayton's manufactured housing division operates under this law. So why the silence about it on their own website? How can Clayton 'educate' on a subject that they don't mention on their own website?"
- manufacturedhomeprnews.com**: A link to a news article titled "Unpacking PR with Kevin Clayton-Clayton Applauds New ...".
- Harvard Joint Center for Housing Studies**: A link to a PDF document titled "A Review of Barriers to Greater Use of Manufactured Housing ...".
- HUD User (gov)**: A link to a PDF document titled "Elimination Barriers to the Use of HUD-Code Housing in ...".

g) Based on the search result above it is no surprise that Clayton fails to have the words "enhanced preemption" on their website. Per Google's AI.

"The concept of "enhanced preemption" in manufactured housing is discussed online, primarily in relation to the Manufactured Housing Improvement Act of 2000 (MHIA). This act increased the Department of Housing and Urban Development's (HUD) ability to override state and local regulations that could hinder the uniformity and federal oversight of the manufactured housing industry. While online sources discuss this enhanced preemption, they do not directly link it to Clayton Homes."

The image shows a Google search interface with the query "claytonhomes.com" "enhanced preemption". The search results are displayed in AI Mode. A red callout box at the top right states: "There is no apparent mention of 'enhanced preemption' on the Clayton Homes website on this date." Below the search results, a snippet from MHPRONEWS.com is visible, stating: "The concept of 'enhanced preemption' in manufactured housing is discussed online, primarily in relation to the Manufactured Housing Improvement Act of 2000 (MHIA). This act increased the Department of Housing and Urban Development's (HUD) ability to override state and local regulations that could hinder the uniformity and federal oversight of the manufactured housing industry. While online sources discuss this enhanced preemption, they do not directly link it to Clayton Homes." Another red callout box on the right side of the page states: "Per Google's Gemini AI on this date and time. 'The concept of 'enhanced preemption' in manufactured housing is discussed online, primarily in relation to the Manufactured Housing Improvement Act of 2000 (MHIA). This act increased the Department of Housing and Urban Development's (HUD) ability to override state and local regulations that could hinder the uniformity and federal oversight of the manufactured housing industry. While online sources discuss this enhanced preemption, they do not directly link it to Clayton Homes.'" The search results also include several articles from MHPRONEWS.com, such as "Unpacking PR with Kevin Clayton-Clayton Applauds New ..." and "Manufactured Home 'Energy Rule Delayed' - MHPProNews".

More on the above regarding the 2000 Reform Law and federal enhanced preemption shortly.

h) Clayton has said that the industry, meaning the Manufactured Housing Institute (MHI), were ready to do a national education campaign in 2011. It is 2025. What happened?

Clayton said Buffett told him that they could access plenty of capital for projects. What excuse does Clayton have for not doing what he and various MHI leaders, including Berkshire and Clayton linked 21st Mortgage's Tim Williams said on several occasions was needed and warranted?

[caption id="attachment_184964" align="aligncenter" width="600"]



WARREN BUFFETT'S
PLEDGE TO
KEVIN CLAYTON -

**'YOU CAN ACCESS
PLENTY OF CAPITAL'**

for Projects - Quotes, Facts, Video,
Transcript, and Implications for
Manufactured Housing Industry

<https://www.manufacturedhomepronews.com/warren-buffetts-pledge-to-kevin-clayton-you-can-access-plenty-of-capital-for-projects-quotes-facts-video-transcript-and-implications-for-manufactured-housing/> [caption][caption id="attachment_139676" align="aligncenter" width="561"]



“There are good arguments that we should respond to every story, refute every statistic, and make our case to the public.”

– Tim Williams, President, and CEO of Chairman Warren Buffett’s Berkshire Hathaway owned 21st Mortgage Corp.

Why doesn't MHI, Clayton Homes, or other Berkshire Hathaway brands follow this prudent comment made by Tim Williams, while he was MHI's Executive Committee Chairman?



"There

are good arguments to be made that we [i.e.: MHI, the industry, etc.] should respond to every story, refute every statistic, and make our case to the public." With all due respect to Tim Williams and MHI leaders, can you spell disconnect? [Paltering](#)? Or [hypocrisy](#)? Why hasn't MHI done what Williams indicated would be done when a PR professional was hired for MHI years ago? Hindsight with MHI is highly revealing. Especially when their words are contrasted with their deeds. For the context of Williams' remarks, see his remarks to MHPProNews linked here:

<https://www.manufacturedhomepronews.com/industryvoices/about-responding-to-pbs-newshours-bad-bargain-report-by-stephen-fee/>[/caption]

i) Even the 'history' of how Clayton came to be a Berkshire owned company is disputed. Which begs the headline question. Is Clayton a liar or a pro at paltering?

[caption id="attachment_192482" align="aligncenter" width="600"]



The Wall Street Journal
Warren Buffett's Mobile-Home Busines...

Center for Public Integrity
Warren Buffett's mobile home empire ...

CNBC
Warren Buffett defends Clayton Hom...

A promotional banner with a yellow background. On the left, there are three logos: MarketWatch (Mw), Fast Company, and MHI (Machiavellian Housing Institute). In the center, the text reads 'WARREN BUFFETT APPARENTLY HAS EYE ON NEW DOUBLE-WIDE' in blue and black. To the right of this text is a green graphic with white text that says 'MARKETWATCH-FAST COMPANY REPORTS ON CLAYTON HOMES AND RELATED MANUFACTURED HOUSING ACQUISITIONS'. On the far right, there is a red vertical box with white text that says 'PLUS SUNDAY WEEKLY MHVILLE HEADLINES RECAP'.

<https://www.manufacturedhomepronews.com/warren-buffett-apparently-has-eye-on-new-double-wide-marketwatch-fast-company-reports-on-clayton-homes-and-related-manufactured-housing-acquisitions-plus-sunday-weekly-mhville-head/> [/caption]

8) TAP associated David Dayen wrote an insightful article for *The Nation* previously cited. Dayen ripped Buffett and Clayton. Where is he follow up by TAP? Where is the update by TAP that also challenges Mandami to explain how he can make socialism work when it hasn't worked in as advertised by numerous socialist-communist countries that has tried it?

[caption id="attachment_218616" align="aligncenter" width="600"]

TANSTAAFL
SOCIALISM
BIG GOVERNMENT
THOMAS SOWELL
AFFORDABLE
HOUSING CRISIS

PROTECTIONS AGAINST SPECIAL INTERESTS
HOW TO MOVE TO SOLUTIONS'
CRUCIAL SAFEGUARD AGAINST
FUTURE DISTORTIONS' MHVILLE FEA

TANSTAAFL-

CRUCIAL SAFEGUARD
AGAINST FUTURE
DISTORTIONS' -
MHVILLE FEA

SOCIALISM-BIG GOVERNMENT-THOMAS
SOWELL-AFFORDABLE HOUSING
CRISIS-PROTECTIONS AGAINST
SPECIAL INTERESTS-HOW TO
MOVE TO SOLUTIONS'

Third Party Content Provided Under Fair Use Guidelines.
MHLivingNews.com
Improved Living for Less

<https://www.manufacturedhomelivingnews.com/tanstaaf-socialism-big-government-thomas-sowell-affordable-housing-crisis-protections-against-special-interests-how-to-move-to-solutions-crucial-safeguard-against-future-distortions-mhville-fea/>[/caption]

**JOURNALIST
DAVID
DAYEN**

**FROM THE
NATION & THE
INTERCEPT**

Sinclair Broadcasting YouTube

Third party image credits are as shown.
MH PRO NEWS
Manufactured Home News & Information



[caption id="attachment_167828" align="aligncenter" width="600"]

 <p>Dirty Secret Behind Warren Buffett's Billions The Nation</p>	 <p>Kevin Clayton Clayton Homes</p>	 <p>Doug Ryan Prosperity Now</p>	 <p>Lesli Elaine McCollum Gooch - legislator</p>
	<p>Epic Kevin Clayton "Moat" Rant Analysis in Lesli Gooch Debate Defense of Doug Ryan's Charge of 'Ending Clayton Homes Monopoly Over Manufactured Housing' –</p>		

<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/crossroads-on-corporate-power-luke-goldstein-antitrust-in-2025-and-coming-administration-of-harris-or-trump-with-when-everyone-is-going-left-look-right-per-late-sa/)
[/caption]

As Hedge Fund Alpha said shortly after the article by Dayen was published.

The Nation ran a "Special Investigation" article on everyone's favorite capitalist **Warren Buffett** titled "**The Dirty Secret Behind Warren Buffett's Billions.**" The author, David Dayen argues that the secret to Warren Buffett's success is not his investment skill but his love of monopoly businesses...

9) It would be going too far to say that TAP, or other left-leaning publications fail to connect certain dots with respect to Buffett and his problematic behavior. As MHPProNews has documented, and as is noted in the list above of several left-leaning publications that have done insightful reports into manufactured housing, several of those are from the political left. The political left, Dayen, and TAP all seem to have a reasonably good grasp of the notion that antitrust laws must be more robustly enforced. Give credit when and where it is due.

[caption id="attachment_207324" align="aligncenter" width="600"]

THE AMERICAN PROSPECT IDEAS, POLITICS & POWER

A Crossroads on Corporate Power
Where would Harris and Trump take antitrust enforcement?

'CROSSROADS ON CORPORATE POWER'

LUKE GOLDSTEIN-ANTITRUST IN 2025 AND COMING ADMINISTRATION OF HARRIS OR TRUMP;

with 'When Everyone is Going Left Look Right' per Late Sam Zell; Facts-Analysis

MHPRONEWS.com
Industry News, Tips and More from our Site

MHI
MACHIAVELLIAN HOUSING INSTITUTE
THE NATIONAL ASSOCIATION
SERVING CONSOLIDATORS OF THE
MANUFACTURED HOUSING INDUSTRY

<https://www.manufacturedhomepronews.com/crossroads-on-corporate-power-luke-goldstein-antitrust-in-2025-and-coming-administration-of-harris-or-trump-with-when-everyone-is-going-left-look-right-per-late-sa/>
[/caption][caption id="attachment_213790"



David Dayen

Journalist : prospect.org



align="aligncenter" width="352"]

David

Dayen, Executive Editor, The American Prospect (TAP), Prospect.org.[/caption]

But there is a lack of getting into enough of the specifics that would perhaps move public policy makers and/or the public at large to better understand how paltering, posturing, and problematically misleading claims and messaging by a company like Clayton or individuals like Kevin Clayton have on the current affordable housing crisis. Clayton saying the way more affordable housing is apparently contradicted by some of their own data, shown above. Let's pull two pull quotes together.

Per Clayton:

- In 2021, Clayton built 60,701 homes across the country.
- In 2024, Clayton built more than 60,000 homes across the country.

Did Clayton go backward? Will TAP, or anyone else, in mainstream media, get Clayton to give specific totals on how many CrossMods they have produced? Or how many have been built by all of the Manufactured Housing Institute members that push that apparently market-failed product? TAP, or left leaning publishers, could perhaps legitimately do so in a fashion that spotlights the Trump Administration not in a dreary "Orange Man Bad" fashion, but in a way that can link how Clayton is apparently getting special treatment for a product that is less affordable than mainstream manufactured homes. Which begs questions like,

why isn't Clayton pushing for DTS financing for ALL manufactured homes? Not just CrossMods?

[caption id="attachment_218642" align="aligncenter" width="600"]

William J. Pulte Sworn In as 5th Director of U.S. Federal Housing (FHFA)

Clayton homes

MHPRONEWS.com

PROUD MEMBER OF MHI MACHIAVELLIAN HOUSING INSTITUTE

THE NATIONAL ASSOCIATION SERVING CONSOLIDATORS OF THE MANUFACTURED HOUSING INDUSTRY

WITTINGLY OR NOT BILL PULTE WORKED FOR

MHI-FAILED CROSSMOD PLOY-

ROAD TO ZERO WEALTH

SCOTSMANGUIDE CHOICEHOMES MISS KEY MANUFACTURED HOUSING FEASUNDAY PLUS WEEKLY MHVILLE HEADLINES RECAP

<https://www.manufacturedhomepronews.com/wittingly-or-not-bill-pulte-worked-for-mhi-failed-crossmod-ploy-road-to-zero-wealth-scotsmanguide-choicehomes-miss-key-manufactured-housing-fea-plus-sunday-weekly-mhville-headlines-recap/>

[caption id="attachment_203966" align="aligncenter" width="600"]

Buffett on affordable housing, lending

Clayton homes

FEDERAL HOUSING FINANCE AGENCY

Fannie Mae Freddie Mac

LOPER BRIGHT'S LIGHT ON

FHFA-FANNIE MAE-FREDDIE MAC-DUTY TO SERVE MANUFACTURED HOUSING AND 'A PIMPLE ON AN ELEPHANT'S ASS' - EYE-OPENING WARREN BUFFETT-DTS FOR MANUFACTURED HOMES

MHPRONEWS.com

with Analysis

<https://www.manufacturedhomepronews.com/masthead/loper-brights-light-on-fhfa->

[fannie-mae-freddie-mac-duty-to-serve-manufactured-housing-and-a-pimple-on-an-
elephants-ass-eye-opening-warren-buffett-dts-for-manufactured-homes-wit/](#)[/caption]

TAP, or anyone else in mainstream media, could have a reporter spend a day or two reading reports like this and those linked from it. They should then ask MHI, Clayton, or Champion Homes (SKY) or Cavco Industries (CVCO) should be pressed on questions that have for too long gone overlooked, downplayed or ignored, perhaps out of fear of BRK, or perhaps out of a lack of understanding, or perhaps out of concern that some of their own bias may be challenged if they did so.



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.

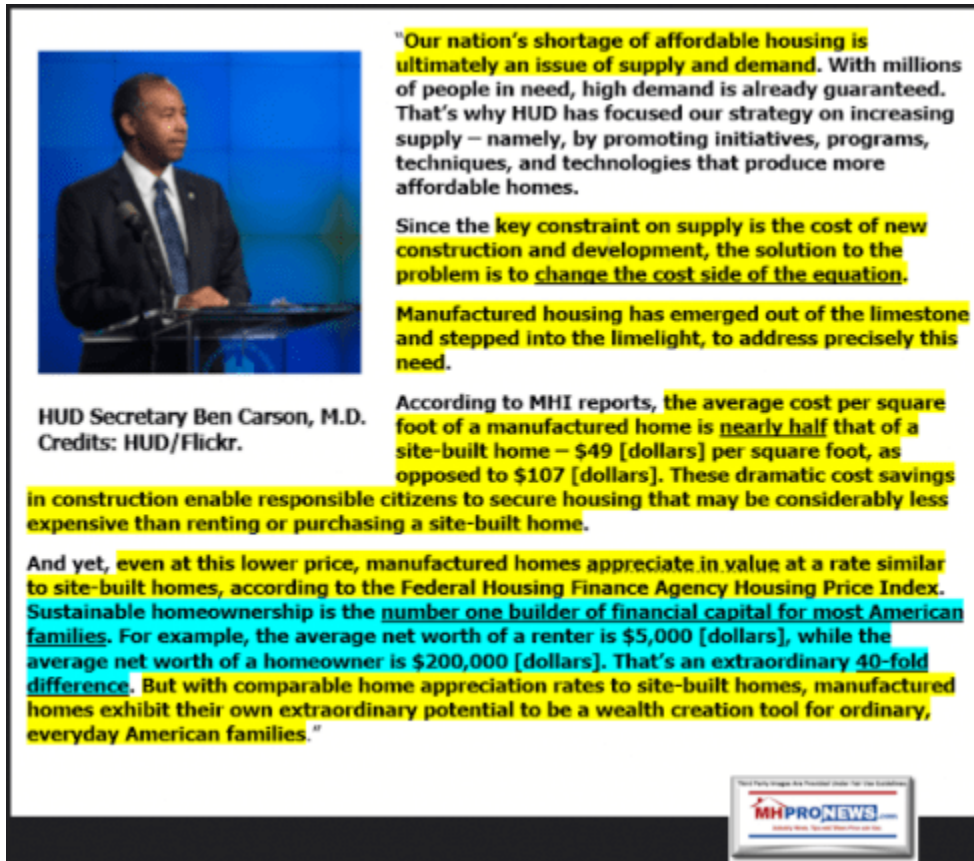


Hold those thoughts.

10) HUD Secretary Ben Carson, not unlike other 21st century counterparts from both major parties, failed to enforce the enhanced preemption provision of federal law that members

of both major parties. If Clayton, or TAP, or Mandami, anyone else is serious about seeing more multi-generational wealth creation then they should peer carefully into what is possible if EXISTING federal laws were routinely and properly enforced. Carson's lack of preemption enforcement noted, what he laid out below was factually accurate at the time, and adjusted for inflation, still applies today.

[caption id="attachment_138712" align="aligncenter" width="491"]



"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.

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

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]

Democratic lawmakers involved in enacting the 2000 Reform Law understandably and aptly called out Bush-Cheney era HUD Secretary Mel Martinez for failing to enforce that "[enhanced preemption](#)" provision of federal law. While the Copilot generated infographic below has some redundancy, it nevertheless makes important points.

Enhanced Preemption

“What is, and why it matters?”



Federal law
supersedes
local zoning
barriers

Federal
law

Manufactured Housing
Improvement Act of
2000

Why Does It Matter?

- Provides more affordable housing options
- Supports economic growth
- Prevents costly legal battles

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- Provides more affordable housing options
- Supports economic growth


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Step-by-step, there is evidence that AI is learning.

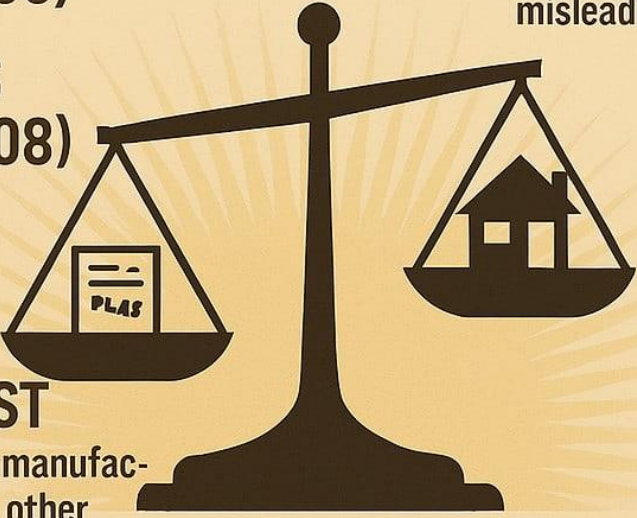
[caption id="attachment_216346" align="center" width="607"]

ENFORCE THE LAWS


 **MHIA (2000)**


 **DTS (2008)**

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





SECURITIES
SEC rules to prevent misleading investors

 **RICO**
Criminal penalties for fraud and collusion

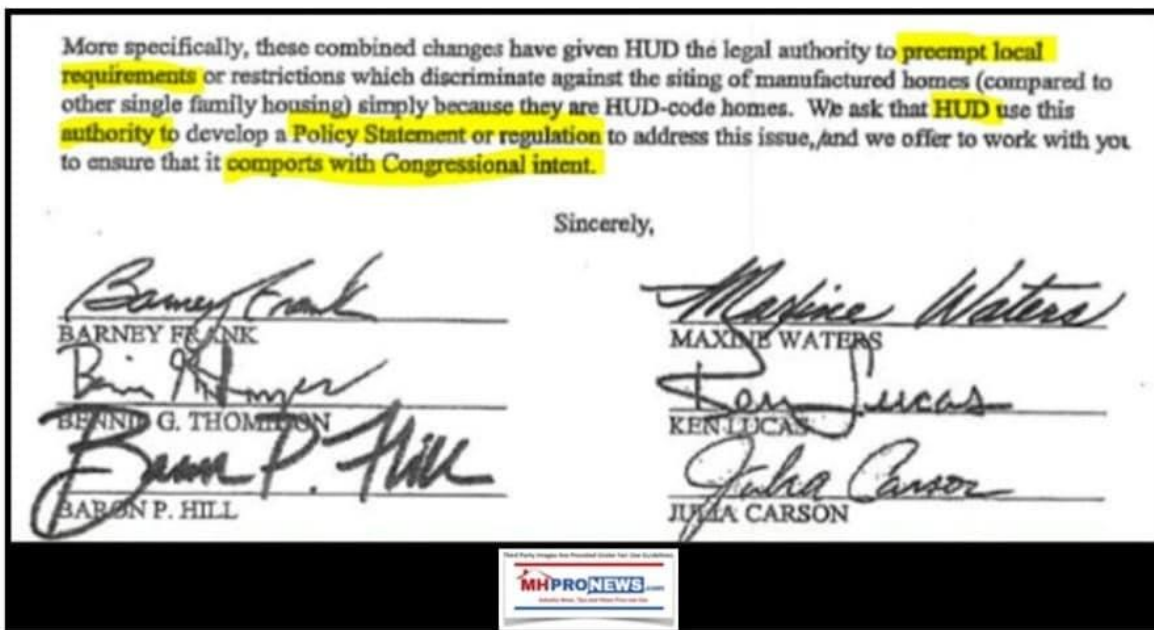
 **HOBBS ACT**
Criminal penalties for extortion or threats

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





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][caption id="attachment_186505" align="center" width="594"]



See

the report linked here for the full letter.

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

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11) Clayton testified to Congress under "Truth in Testimony" certification on behalf of MHI asking for enforcement of the 2000 Reform Law and "enhanced preemption." So, why is it that a law that Kevin testified on behalf of, asking it to be enforced, is some 14 years later still not being properly enforced and is not mentioned on their own website?

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



<https://www.manufacturedhomelivingnews.com/statements-to-congress-by-kevin-clayton-clayton-homes-for-manufactured-housing-institute-john-bostick-of-sunshine-homes-on-behalf-of-manufactured-housing-association-for-regulatory-reform/>

[caption id="attachment_155766" align="aligncenter" width="600"]



Warren Buffett
Chairman
BERKSHIRE HATHAWAY INC.



“THE MOST IMPORTANT
thing for me is

FIGURING OUT HOW BIG

**A MOAT THERE IS
AROUND THE BUSINESS.**

*What I would
LOVE, OF COURSE IS*

a big castle and a

**BIG MOAT WITH PIRANHAS AND
CROCODILES.”**

- Warren Buffett,
per
U.S. News and World Report.

<https://www.manufacturedhomelivingnews.com/warren-buffetts-moat-per-kevin-clayton-ceo-clayton-homes-interview-transcript-video-affordable-housing-and-manufactured-homes/> [caption][caption id="attachment_154889" align="aligncenter" width="618"]



Andy Gedo



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

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

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

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

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

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



Kevin Clayton, left, Warren Buffett, right.

Photo credit:

Seattle Times expose portrays Warren
handbill.us



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

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

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

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

<https://www.manufacturedhomepronews.com/debate-current-former-manufactured-housing-institute-members-battle-over-clayton-homes-mhi-other-key-member-activities-and-industry-performance/>[/caption][caption id="attachment_192179"

align="aligncenter" width="602"]

“HUD must strengthen preemption enforcement...and provide...transparent guidelines for compliance. Further, HUD must respond promptly and definitively whenever localities violate” enhanced preemption.

— William “Bill” Boor,
CEO Cavco Industries
MHI Vice Chairman
Remarks to Congress 7.14.2023

All Third Party Images are Screen Captures For User Subscribers.

MHLivingNews
Improved Living for Less

DOUBLE-DIGIT
2023 MANUFACTURED
HOME PRODUCTION
SLIDE CONTINUES,

**PER NATIONAL MANUFACTURED
HOUSING ASSOCIATION-MORE
NEW MANUFACTURED HOME
LIVING FACTS**

<https://www.manufacturedhomelivingnews.com/double-digit-2023-manufactured-home-production-slide-continues-per-national-manufactured-housing-association-more-new-manufactured-home-living-facts/> and

<https://www.manufacturedhomepronews.com/cavco-ceo-william-bill-boor-for-mhi-to-congress-esg-distorts-market-v-roxanne-bland-martin-lavin-follow-the-money-pay-more-attenti/>[/caption]

One of the better reports that have pulled back some of the apparent duplicity involving Clayton supported MHI is the one below. Rachen Cohen Booth for Vox revealed some of the logical disconnects. She left room for possible follow ups too.

[caption id="attachment_217794" align="center" width="600"]



<https://www.manufacturedhomepronews.com/rachel-cohen-booth-marketplace-org-reference-james-schmitz-manufactured-housing-industry-research-derek-hunter-insight-into-apparent-vulnerability-of-manufactured-housing-institute-firms-fea/>[/caption]

12) With the above in mind, two PDFs were uploaded to [left](#)-leaning Google's Gemini. The PDFs are those linked [here](#) and [here](#).

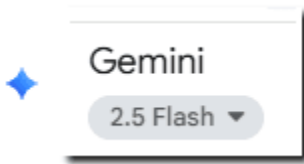
Gemini, I'd like to you scan the developing report uploaded to you and which is also linked here:

https://www.manufacturedhomepronews.com/wp-content/uploads/2025/08/DraftAlchkRobertKuttnerMeetKevinClaytonUnpackingClaytonHomesPressReleaseTAP_ZohranMandamivEzraKleinIsClaytonSerialLiarOrPalteringProEsche wingSuperficialityInMHVilleFEA-MHProNews.pdf

I want you to do a facts-evidence-analysis, a process described and illustrated within that report. Clayton Homes is part of a trillion-dollar brand, Berkshire Hathaway. Kevin Clayton and Clayton Homes claims that they want more affordable housing and want to help more people become homeowners, correct? But instead of pushing for the Duty to Serve (DTS) manufactured housing as required by the Housing and Economic Recovery Act (HERA), they are 'celebrating' that DTS

support is only going to tiny subset (follow the links within that report for details about the Bill Pulte announcement and related facts) of the industry, known as CrossMod homes. If Clayton was serious about getting more affordable homes, isn't it more logical to promote DTS for ALL HUD Code manufactured homes? Particularly those that the Manufactured Housing Association for Regulatory Reform (MHARR) calls "Mainstream" manufactured homes, which are over 99 percent of manufactured housing per known data? Kevin Clayton said in a video interview in 2011 with pro-Berkshire Robert Miles that the industry was 'ready' to do a national image/education campaign, along the lines of the demonstrably successful GoRVing campaign, isn't that correct? So, why hasn't "the industry" i.e.: the Manufactured Housing Institute (MHI or manufacturedhousing.org) failed to do what Kevin said was coming over a dozen years ago? Google's AI is quoted explaining the importance of the 2000 Reform Law's "enhanced preemption" provision. Can you find on this date any mention of those words "enhanced preemption" on the public side of the MHI website? Can you find a mention of that 2000 Reform Law or "enhanced preemption" by Clayton on their website or in a press release? How can they realistically expect to get something enforced that they don't mention repeatedly until it becomes a reality? There are headline and other questions asked in the body of that article. Isn't there evidence that Clayton says things that are contradictory, apparently factually untrue (the entire industry does NOT celebrate CrossMods, MHARR, our publications, and others have slammed it for years), which he must know isn't true so that fits the definition of a lie, correct? Or is Clayton posturing and paltering in order to keep the industry underperforming so that continued consolidation instead of recovery back to historic levels occurs? Unpack those concerns and topics raised, checking other sources as warranted. Correct or confirm the accuracy of each

segment of the report as to it being properly quoted as cited. Link ALL your responses in your response by using plain text hyperlinks and in the footnotes that you may produce, for ease in cutting and pasting into the developing report.



Based on the provided report and my external searches, here is a facts-evidence-analysis of the concerns and topics raised.

Claims on Affordable Housing and Duty to Serve

The report correctly states that Kevin Clayton and Clayton Homes claim their mission is to provide affordable housing and help more people become homeowners. This is a consistent message in their press releases and public statements. For example, a 2017 campaign was launched with the goal of providing quality homes at affordable prices.

The user is also correct that instead of promoting the Duty to Serve (DTS) mandate for all HUD Code homes, which would include the vast majority of manufactured homes, Clayton is celebrating the expansion of DTS financing for a tiny subset of the industry: CrossMod homes. The report is accurate in pointing out that critics argue this approach is self-contradictory. The Manufactured Housing Association for Regulatory Reform (MHARR) and others have criticized this strategy, noting that CrossMod homes represent a minuscule fraction of the industry's output (fewer than 200 homes since 2017) and that DTS for all mainstream manufactured homes would be a more logical way to solve the affordable housing crisis.

Kevin Clayton's 2011 Video Interview

The report's assertion that Kevin Clayton stated the industry was "ready" for a national image/education campaign like the GoRVing campaign in a 2011 interview with Robert Miles is accurate. A video of the interview is available, in which Clayton discusses the future of the industry and his role in it.

The report's question as to why the industry, specifically the Manufactured Housing Institute (MHI), has not implemented such a campaign over a dozen years later is supported by the lack of evidence of such a broad campaign.

Enhanced Preemption and the 2000 Reform Law

My search of MHI's public website found no mention of the specific words "enhanced preemption" or the "2000 Reform Law" in recent public-facing materials. The report states this is "odd at best" given that MHI members have testified in the past (2011, 2012, and 2023) that the enhanced preemption provision of the 2000 Reform Law was not being properly enforced.

A search of Clayton Homes' website and press releases also failed to produce any mention of "enhanced preemption" or the "2000 Reform Law". The user's question, "How can they realistically expect to get something enforced that they don't mention repeatedly until it becomes a reality?" is a logical conclusion based on this absence of public advocacy on the topic.

Contradictory Statements and Paltering

The report raises the concern that Clayton Homes may be making contradictory or factually untrue statements. The claim that "the entire industry" celebrates CrossMods is contradicted by the fact that MHARR and others have "slammed it for years". The search results further support this by highlighting the controversy and pushback from within the industry regarding the CrossMod program. The report and other sources define this behavior as "paltering," which involves using truthful statements to convey a misleading impression.

The report's final question—whether this is a strategy to keep the industry underperforming to promote consolidation—is a matter of interpretation and not a verifiable fact from the provided documents. However, the search results do show a clear disconnect between public claims of supporting all affordable housing and a focus on a niche product that benefits a small number of companies. This has led to an IRS complaint being filed against MHI for allegedly making misleading statements on their 990 filings and engaging in "posturing and paltering" to benefit consolidators, which is a concern raised in the report.


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

DraftAICD...MHProNews
For

DraftAick...MHProNews
For

Gemini, I'd like to you scan the developing report uploaded to you and which is also linked here: https://www.manufacturedhomepress.com/wp-content/uploads/2025/08/CraftAic4RoburKutnerMeetKevinClaytonUnpackingClaytonHomesPressReleaseTAP_ZohnMandemErnlelelectClaytonHomesLarCrPatterningProEschewingSuperficiallyMHVilfEA-MHProNews.pdf

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Gemini
2.5 Flash

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13)

14)

15)