

2nd Draft for AI fact check of developing articles as shown below.

Housing Emergency Declaration? Rep Mike Flood-‘We Don’t Need More Subsidies. We Need More Homes at Prices People Can Afford.’ What Clayton told Congress. MHI Pattern Hides in Plain Sight-FEA

According to [left-leaning Yahoo Finance](#): “Speaking at a Labor Day breakfast interview with the Washington Examiner in McLean, Virginia, [U.S. Treasury Secretary Scott] Bessent said affordability would be a central theme for the Trump administration heading into next year. “We may declare a national housing emergency in the fall,” he said, adding that the White House is considering steps to cut costs and expand supply.” That report also said: “While specific measures were not disclosed, Bessent suggested officials are exploring ways to standardize local zoning and building codes, reduce closing costs, and even grant tariff exemptions on some construction materials. “We’re trying to figure out what we can do, and we don’t want to step into the business of states, counties, and municipal governments,” Bessent said. “I think everything is on the table.”” According to the press release provided to MHPProNews found at this [link here](#), House Financial Services [Committee Subcommittee Chair Mike Flood \(NE-R\) said: ‘We Don’t Need More Subsidies, We Just Need More Homes At Prices People Can Afford.’](#) Congressman Flood specifically named manufactured housing among those options for affordable “[workforce housing](#).” The Manufactured Housing Institute (MHI) on this date hides its so-called top priorities behind a members-only login. But a previously copy of MHI’s legislative and regulatory priorities obtained by MHPProNews earlier this year and which is found at this [link here](#) fails to mention the Manufactured Housing Improvement Act of 2000 and getting its “enhanced preemption” provision fully and routinely enforced. That would logically be the fastest fix for what Treasury Secretary Bessent, which left-leaning Wikipedia described as: “formerly a partner at [Soros Fund Management](#) (SFM) and founded Key Square Group, a [global macro](#) investment firm,” is describing as an ‘all options are on the table,’ even though the 2000 Reform Law and manufactured housing were not mentioned.

According to [left-leaning Reuters](#).

President Donald Trump’s administration plans new measures to tackle the high cost of housing in the coming weeks, U.S. Treasury Secretary Scott Bessent told Reuters in an interview on Monday.

Emphasizing the urgency of the situation, Bessent described it as an “all hands on deck” challenge.

...

The housing market has been [hardest hit](#) by the U.S. central bank's tight monetary policy stance and high housing costs are a top concern for many Americans.

The Treasury secretary told Reuters rents were now dropping, which was important for Americans who do not own their homes.

Bessent said the Trump administration was also exploring ways to simplify permitting and encourage standardization to boost construction, which would boost housing supply and help to bring high costs down.

According to [left-leaning AP post-election polling in 2024](#).

Voters who felt more anxious about their economic circumstances supported Trump.

...

Voters who were focused on the economy ended up breaking hard for Trump.

Bessent: "We May Declare A National Housing Emergency In Fall" - <https://t.co/EJhHD5AKI0> Bessent: "We May Declare A National Housing Emergency In Fall" Bessent: "We May Declare A National Housing Emergency In Fall"

Bess... pic.twitter.com/Tc7e5GMbSc

— Entrepreneur, author and publisher. (@michael_0000) [September 2, 2025](#)

With that higher cost of financing in mind, recent moves by the Trump Administration surrounding the Federal Reserve has been a topic of importance. See the deeper dive into that published yesterday at this [link here](#).

[MHI's legislative and regulatory "priorities" document](#) also fails to mention getting the Duty to Serve manufactured housing fully and properly enforced.

To better understand the curious, vexing, inconsistent, or problematic behavior of MHI, it is useful to do periodic flashbacks to what MHI has and some of their leaders have previously said. What follows in Part I is one of the previously promised MHIProNews flashback report on what Kevin Clayton, president and CEO of Berkshire Hathaway (BRK) owned Clayton Homes told Congress.

As was previously noted in a [Masthead post linked here](#) included the following observations about a document obtained from House Democrats.

The highlighting in several places in his testimony are added by *MHProNews*, but the text itself remains unchanged. While most if not all of what Clayton said is of interest, those highlighted items point to issues that bear scrutiny *now*.

There is a claim Clayton made that is arguably an understatement that is also contradicted by another part of Clayton's own testimony. The seemingly errant statement and one that points toward that error are both highlighted in pink. It includes this "**the manufactured housing industry can produce homes for 10 to 35 percent less than the cost of comparable site-built construction.**" The savings tends to be more in the 35 to 50+ percent range on a cost per square foot basis, as [MHI's own infographic attests](#). Notably, [Kevin Clayton has said as much too](#). Why Clayton and MHI publishes conflicting claims on that, the number of jobs the industry has created, or other matters are worthy topics for inquiry and reporting another time. But readers should be aware that the savings in the purchase of a manufactured home can be in the tens of thousands to hundreds of thousands of dollars per housing unit, depending on the size of the structure, as [MHARR president and CEO Mark Weiss, J.D., recently pointed out by citing U.S. Census Bureau data](#). Once more, Kevin said something similar below, which further underscores the obvious disconnected and conflicting claims highlighted in pink.

Since his statement, [2 MHI state affiliates dropped out, due to claimed MHI ineffectiveness at delivering upon their promised claims](#). Those points noted, let's dive into Clayton's testimony.

According to [left-leaning Gemini](#), in reaction, fact-check and analysis to this headline, preface, Parts I and II that follow (see the draft document provided to Gemini at this [link here](#)) said the following. It may prove useful to readers who are new to these topics or who want to better understand the intersection of the various pieces of evidence, testimony, and related documents. Quoting Gemini (see full context in Part III).



Logic and Third-Party Researcher Concerns

The logic that MHI's behavior points to a pattern of posturing for consolidation is sound, given the evidence. It is also true that this narrative is supported by a number of third-party researchers and voices within the industry.

- **Marty Lavin's Principle:** The principle, "pay more attention to what people (or organizations) do than what they say," is a logical framework that accurately applies to the situation described in the draft. MHI's public statements align with industry growth, but its lack of legal action and the continued decline in production and rise in consolidation do not.

[Gemini](#) also said this (confirmed as accurate by [Gemini here](#)).



Response from MHI and its Allies

In my search for a published narrative by MHI or its allies that directly disproves these well-documented concerns, I was unable to find one.

...

The absence of such a published counter-narrative, given the seriousness of the allegations, adds logical weight to the user's argument that these concerns remain unaddressed.

More on that in Part III. Part I that follows has Kevin Clayton's testimony, provided under Truth in Testimony certification to Congress. Part II provides an array of other information from sources as shown. Part III includes third-party AI fact checks of the drafts of this article as is shown in that segment of this article.

This [MHVille Facts-Evidence-Analysis \(FEA\)](#) is underway.

Part I

Testimony of Mr. Kevin Clayton

Secretary, Manufactured Housing Institute

**Before the
Subcommittee on Housing, Insurance and Community
Opportunity
Committee on Financial Services U.S. House of Representatives**

**Field Hearing on
“State of the U.S. Manufactured Housing Industry”
November 29, 2011**

Danville, Virginia

Thank you, Chairwoman Biggert, Ranking Member Gutierrez and members of the subcommittee for the opportunity to testify this morning on the state of the manufactured housing market.

My name is Kevin Clayton. I am appearing here as the Secretary of the executive committee of the Manufactured Housing Institute. I am also the President and CEO of Clayton Homes headquartered in Maryville, Tennessee. I have a lifetime of experience in the manufactured housing industry dating back to the founding of the company by my father, Jim Clayton in 1966. I have served as President and CEO of Clayton Homes since 1999.

The Manufactured Housing Institute (MHI) is the national trade organization representing all segments of the factory-built housing industry. MHI members include home builders, lenders, home retailers, community owners, suppliers and others affiliated with the industry. MHI’s membership includes 50 affiliated state organizations.

Since our founding 35 years ago, Clayton Homes has built more than 1.5 million homes and won multiple awards for design and construction. In fact, we are the largest home builder in the country. The Clayton family of companies build, sell, finance, lease and insure manufactured and modular homes as well as re-locatable commercial and educational buildings. We employ approximately 10,000 team members, and have 33 home building facilities that support more than 1,000 retail home centers. Our financial

services companies finance home purchases for more than 325,000 customers and insure approximately 160,000 families. We also own and operate 18 subdivisions. Though we are still family-led, in 2003, Warren Buffett and Berkshire Hathaway Inc. acquired Clayton Homes.

My testimony this morning will focus on three key financial, policy and regulatory challenges facing the manufactured housing market:

- Improving the flow of capital and access to credit in the manufactured housing market
- Minimizing unintended consequences in the regulatory arena that could potentially eliminate access to affordable manufactured housing
- Promoting innovation and preserving affordability through the promulgation of timely and flexible construction codes and standards

About Manufactured Housing

Manufactured housing is a key source of quality affordable housing for 19 million Americans. During this critical time for our nation's housing markets, manufactured housing can play an even greater role in providing reliable sustainable housing for current and future homeowners looking to meet a variety of housing and lifestyle needs.

Manufactured housing is a highly regulated industry, with three distinct qualities: manufactured homes are safe, they are energy efficient, and they are affordable.

Manufactured homes are built almost entirely in a controlled environment, transported to the building site, and completed at the home-site in accordance with federal building codes and enforcement regulations administered by the Department of Housing and Urban Development (HUD). These governing rules are commonly referred to as the "HUD Code".

As the only federally-regulated national building code, the HUD Code regulates home design and construction, installation requirements for strength and durability, resistance to natural hazards, fire safety, electrical systems, energy efficiency, and all other aspects of the home. Homes are inspected every step of the way and our industry adheres to a robust quality assurance program which offers far greater controls than anyone else in the home building industry.

Affordability

Our greatest attribute is delivering quality and value to consumers. Through cost savings and technological advancements in the factory-building processes, the manufactured housing industry can produce homes for 10 to 35 percent less than the cost of comparable site-built construction.

The affordability of manufactured housing can be attributed directly to the efficiencies emanating from the factory-building process. The controlled environment and assembly-line techniques remove many of the challenges encountered during traditional home construction, such as poor weather, theft, vandalism, damage to building products and materials and unskilled labor. Factory employees are trained and managed more effectively and efficiently than the system of contracted labor employed by the site-built home construction industry.

Manufactured housing's affordability means it has long been the housing choice for many low- and moderate-income families, including retirees on fixed incomes and first-time homebuyers. When compared to all homeowners, the median annual income of manufactured homeowners is nearly 50 percent less—\$60,000 vs. \$32,000 (Source: 2009 American Housing Survey).

Manufactured housing's importance as a sustainable source of affordable housing is reinforced by data indicating that in 2010 it accounted for:

- 72 percent of all new homes sold under \$125,000;
- 47 percent of all new homes sold under \$150,000; and
- 27 percent of all new homes sold under \$200,000.

Manufactured homes serves many housing needs in a wide range of communities—from rural areas where housing alternatives (rental or purchase) are few and construction labor is scarce and/or costly (nearly two of three manufactured homes are located in rural areas), to higher cost metropolitan areas as in-fill applications. Without land, the average purchase price of a new manufactured home is \$62,800 versus \$272,900 for a new site-built home (Source: U.S. Census Bureau), which is affordable by almost any measure.

In addition to the valuable role it plays in providing reliable, efficient and affordable housing for 19 million Americans, the manufactured housing industry is an important economic engine. In 2010, the industry produced 50,000 new homes, which were produced in more than 120 home building facilities, operated by 45 different companies, and sold in 4,000 retail home sales centers across the U.S.—generating 75,000 full-time, good-paying, jobs.

The Economic and Regulatory Challenges

Despite its role as a valuable source of affordable housing; a driver of the U.S. economy; and a model of efficiency and sustainability in the larger housing industry, the manufactured housing industry has had ongoing challenges over the past decade. Since 2005, the pace of new manufactured homes sold in the U.S. has declined by 65 percent (146,881 in 2005 vs. 50,046 in 2010) and there has been a decline of nearly 80 percent since 2000 (when 250,419 new manufactured homes were produced).

While the pace of sales for new single-family site-built housing has also declined by roughly 75 percent since its peak in March 2005, the decline in manufactured home sales actually pre-dates the 2007 housing market crash.

The decline in home sales and activity within the manufactured housing market coincides with a number of challenges:

- the growth of subprime lending in the traditional site-built lending market diminished the affordability advantage of manufactured housing;
- the lack of liquidity and credit in the manufactured housing finance sector has limited financing options for our homebuyers;
- the uncertainty and impact of new financial services and mortgage finance regulations has hindered growth; and,
- slow pace of adoption for new standards within the HUD Code has prevented the manufactured housing industry from remaining on the cutting-edge of design and construction.

Like the site-built housing market, the manufactured housing industry can appreciate the difficulty and uncertainty of operating in a stressed environment. New manufactured home construction has fallen roughly 80 percent over the past decade, which has accounted for more than 160 plant closures, more than 7,500 home center closures, and the loss of over 200,000 jobs. More importantly, thousands of manufactured home customers have been left unable to buy, sell or refinance homes. Without action in the following key areas, the people who live in manufactured homes and whose livelihood is connected to this industry are at significant risk.

Improving the flow of capital and access to credit in the manufactured housing market

Over 60 percent of manufactured homebuyers finance their purchase using a personal property loan where the dwelling alone is financed. The ability for lenders to securitize

manufactured home loans in the secondary market, particularly those secured by personal property, has been very limited.

MHI and its members have long demonstrated to rating agencies, investors, Fannie Mae, Freddie Mac, the Federal Housing Administration (FHA), Ginnie Mae and others that manufactured housing lenders operate within a disciplined lending environment.

Despite this performance, the government-sponsored enterprises (GSEs) have had little involvement and displayed little interest in financing and securitizing manufactured home loans. Less than one percent of GSE business comes from manufactured housing and none of that comes from manufactured home personal property loans. This is in spite of data indicating that since 1989 manufactured housing has accounted for 21 percent of all new single family homes sold in America.

This barrier has effectively shut off the development of a viable secondary market for manufactured home loans leading to higher financing costs. The development of a viable secondary market would dramatically improve liquidity in the credit-constrained manufactured housing market and provide potential buyers with more ready access to loans to purchase affordable manufactured housing.

As federal policymakers debate the form, shape and structure of a new housing finance system and secondary market mechanism, MHI agrees with many in Congress and other housing stakeholders that any secondary market housing finance structure should be supported by private capital. In addition, MHI believes that any secondary market – particularly if it is supported by a government backstop –should provide equal and open access to manufactured home loans secured by either real or personal property.

As part of the Housing and Economic Recovery Act of 2008 (HERA; P.L. 110-289), Congress directed Fannie Mae and Freddie Mac to establish a secondary market for manufactured home loans, including those secured by personal property. However, given the conservatorship status of the GSEs, the continued sluggishness of the housing market, the uncertain regulatory environment, and concern over taxpayer exposure this mandate has remained unimplemented by GSE's regulator and conservator —the Federal Housing Finance Agency (FHFA).

In moving forward, we encourage Congress to support the creation of a secondary market that allows for loan products, including all manufactured home loans, to compete on a level playing field absent barriers and prejudicial treatment. Improving the prudent flow of capital to the manufactured housing financing sector will lower lenders' cost of capital. This will draw more lenders to the market, increasing competition, lowering financing prices, and enabling more consumers to choose manufactured housing.

Correct the Regulatory Threats to Affordable Manufactured Housing

The manufactured housing industry has always been fully committed to protecting consumers throughout the home buying process. MHI recognizes the importance of responsible lending and improving the consumer experience. MHI has also consistently urged Congress to consider the unique nature of manufactured housing lending and to avoid measures that would inadvertently curtail lenders' ability to make manufactured housing loans.

Over the past year, MHI has been working on a bipartisan basis to educate Members of Congress and the Administration of some of the unforeseen impacts recently enacted legislation would have on limiting access to credit for the purchase of affordable manufactured housing.

Specifically, provisions of the Dodd-Frank Wall Street Reform and Consumer Protection Act (Dodd Frank Act; P.L. 111-203) and the Secure and Fair Enforcement of Mortgage Licensing Act (SAFE Act; P.L. 110-289) would have the unintended consequence of limiting the availability of and access to credit for the purchase of low-cost affordable manufactured housing.

First, the manufactured housing industry is concerned that the significant revisions to mortgage finance and anti-predatory lending laws outlined in the Dodd-Frank Act will disparately impact manufactured home lending. The Act adds significant new requirements on residential mortgage loans, including limitations on mortgage origination activities and high-cost mortgages, which will make it more difficult for manufactured home buyers to obtain affordable financing.

Many of the new regulations that would be imposed on mortgage lenders by the Dodd-Frank Act are designed to curtail questionable lending practices such as zero down payment loans, balloon notes, and stated income loans, which helped bring about the recent decline in the housing market. While the manufactured housing industry and manufactured homeowners played no role in this decline and for the most part maintained prudent underwriting standards, the Act would unfairly lump small balance loans used to purchase affordable manufactured housing into the same category as subprime predatory site-built mortgages.

Section 1431 of the Dodd-Frank Act expands the range of loan products that could now be classified as "high-cost mortgages" under the Home Ownership and Equity Protection Act (HOEPA). A loan would be considered "high-cost" if the Annual Percentage Rate (APR) or

“points and fees” exceeds certain thresholds. Unfortunately, the limits established in the Dodd Frank Act were set without a full understanding of the economics of originating and servicing small balance manufactured home loans.

While drafters of the Dodd-Frank Act recognized that large multi-national banks and small community banks could not be regulated in identical ways; the same realization was not reached for manufactured housing loans. Specifically, statutory thresholds for a \$200,000 loan and a \$20,000 loan cannot be set and evaluated in the same fashion, which is the effect of Section 1431 as it is now written. The cost of originating and servicing these two different size loans is essentially the same in terms of real dollars. However, the cost, as a percentage of each loan’s size, is significantly different. It is this difference that causes the smaller-sized manufactured home loan to potentially exceed the thresholds in the Act and be categorized as “high-cost” or predatory under HOEPA, even though there is nothing predatory about the features of the loan.

In addition, the lack of a secondary market means lenders are typically forced to hold manufactured home loans in their portfolios, which makes cost of capital associated with originating manufactured home loans higher for these lenders versus those which are able to securitize real property mortgages through the GSEs or through asset-backed securities.

Under this new provision, the propensity for a loan to be classified as “high-cost” greatly increases as the loan size diminishes. According to the American Housing Survey (AHS), the median purchase price of a manufactured home (including new and existing home sales) is \$27,000 (versus \$107,500 for all occupied units according to 2009 American Housing Survey data). Potentially half of all loans to purchase manufactured homes, or more than four million (out of 8.7 million nationwide), could be at risk of being categorized as “high-cost mortgages.”

An internal analysis of our company’s lending activities yields similar results. Of all loans made year-to-date, more than 50 percent would be classified as “high-cost mortgages” under the HOEPA revisions outlined in the Dodd-Frank Act.

Due to the increased liabilities, responsibilities and stigma associated with making and obtaining a HOEPA “high-cost mortgage,” it is likely that a majority of these loans would not be made. Potentially millions of families could see the ability to sell their homes effectively wiped out because lenders would be unwilling to provide the financing needed to sell them.

While a significant percentage of manufactured home loans may have rates higher than traditional site-built mortgages, the terms typically associated with manufactured home loans— namely fixed interest rates, full amortization, and the absence of alternative

features (such as balloon payments, negative amortization, etc.)—allow them to satisfy the requirements of what the Dodd-Frank Act would consider conservative and prudent underwriting standards as outlined under the “qualified mortgage” definition in Sec. 1412.

In addition, based on existing regulatory requirements and additional statutory guidelines outlined in the Dodd Frank Act, provide significant consumer protections and disclosures while prohibiting many predatory loan features. These provisions ensure substantial protections are available to consumers without having to subject a majority of manufactured home loans to the onerous HOEPA “high-cost mortgage” designation.

Fortunately, MHI has been working with majority and minority leaders of the House Financial Services Committee to develop a bipartisan solution to this issue that will provide technical correction and relief while maintaining adequate consumer protections.

The manufactured housing industry also has concerns over the lack of clarity provided in implementing the SAFE Act. The SAFE Act was designed to enhance consumer protection and reduce fraud by requiring states to establish minimum standards for licensing mortgage loan originators.

There has been substantial confusion among states in applying the SAFE Act to manufactured home retailers and their salespersons; those financing the sale of their own manufactured homes; and, those engaging in a minimal level of loan origination.

Prior to enactment of the SAFE Act (or issuance of final federal regulations), states began adopting versions of a model/uniform act. HUD issued a final rule in July 2011 that provides some regulatory clarification in recognizing the delineation between the treatment of individuals who undertake the sale of manufactured homes and individuals who engage in the loan origination business, but uncertainty in application of the rule still exists.

Specifically, additional statutory guidance is necessary to ensure that individuals who assist and aid customers in the manufactured home buying process are not categorized as loan originators for purposes of the SAFE Act.

The process of purchasing a manufactured home has some substantial differences from purchasing a site-built home. The ability of a manufactured home retail salesperson to provide key technical assistance in the home buying process absent the risk of being arbitrarily classified as a mortgage loan originator for purposes of the SAFE Act is critical.

Similar to real estate brokers whose activities Congress specifically exempted from SAFE Act licensing requirements, manufactured home retailers are fundamentally in the business of selling homes; they are not in the loan origination business. However, like real estate brokers, manufactured home retailers and sales personnel are fundamentally

engaged in providing technical assistance throughout the home buying process. Their core mission is to help a customer through the home buying process. It is not to originate mortgage loans.

In addition, due to the limited financing options available to manufactured home buyers, the ability of retailers and sellers of manufactured homes to provide buyers with adequate information regarding lending options available or to allow manufactured homeowners to finance the sale of their own homes is critical to preserving the availability of manufactured homes as an affordable housing source.

MHI has been working to educate Members of Congress and the Administration, including the new Consumer Financial Protection Bureau (CFPB), which has now assumed jurisdiction over the SAFE Act from HUD, on the need for enhanced clarity and certainty in the SAFE Act implementation process.

MHI is grateful for the diligent support Chairman Bachus and Ranking Member Frank have provided on this issue over the years. Last year, during HUD's rulemaking process, Reps. Bachus and Frank formally requested that HUD provide clearer guidance to states on the treatment of manufactured home retailers and that HUD clarify that states have the ability to provide exemptions to those engaging in minimal levels of loan origination or activity that is occurring outside of a commercial context. The manufactured housing industry and MHI hope to build on this guidance so that both the statute and regulation can provide clearer guidance and relief to manufactured home sellers.

Promote Innovation and Affordability with Timely Construction Codes and Standards

A fundamental reason manufactured housing can serve as a viable source of affordable housing is because of its uniform preemptive building code (The HUD Code) and efficient procedural and enforcement regulatory system, which was established by the Manufactured Housing Construction and Safety Standards (MHCSS) Act of 1974 (42 U.S.C. 5401 et seq.). Federal preemption is essential to the manufactured housing industry's reliance on interstate commerce to produce and distribute housing. A clear advantage for keeping homes affordable is to utilize a single building code and enforcement system.

As with all things, the industry believes the HUD-Code is a "living" code, which needs constant attention and updates in a timely and logical manner.

Subsequent changes to the law with the enactment of the Manufactured Improvement Act of 2000 (P.L. 106-569) made significant enhancement to the MHCSS Act by:

- establishing a balanced consensus process for the development, revision and interpretation of construction standards;
- creating a ‘Non-Career’ position within HUD to oversee the manufactured housing program
- establishing model manufactured home installation standards; and
- establishing a program to enforce standards in states that choose not to implement their own programs and enhancing the federal preemption of the HUD-Code.

Despite these improvements, HUD has been unable to keep the HUD Code updated in a manner consistent with other building codes. This has made it difficult, if not impossible, for the industry to utilize state-of-the-art building products and technologies. In addition, outdated building codes have left the industry vulnerable to discriminatory zoning and local regulatory restrictions.

Even with Congressional action to significantly strengthen preemption of the HUD Code and its enforcement regulations, HUD has failed to change its outdated 1997 policy guidance on preemption. More importantly, HUD has been unwilling to intervene when state and local regulators attempt to mandate requirements above and beyond the HUD Code or when communities use local zoning to unlawfully prohibit or restrict the placement of manufactured housing.

Next, despite the industry’s importance to millions of Americans, HUD has lagged in establishing manufactured housing as a key component of its overall housing mission. For example, HUD’s FY 2010-2015 Strategic Plan fails to mention the manufactured housing program as one of the tools for meeting HUD’s mission and goals. In the plan, HUD has identified 5 major goals and 18 sub-goals to fulfill its mission, yet the manufactured housing program is mentioned only once— “to protect and educate consumers when they buy, refinance or rent a home.”

The manufactured housing program has been without a ‘Non-Career’ Administrator for several years. Congress intended the Administrator to oversee the development of codes and standards to ensure that the program is managed in accordance with the law, and to act as an advocate for manufactured housing in HUD’s overall mission, policies and programs. Appointment of a Non-Career Administrator would serve to enhance the role manufactured housing plays within HUD’s overall mission.

Finally, since 2009, HUD has not appointed collective industry representatives to the Manufactured Housing Consensus Committee (MHCC), even though other program stakeholders continue to be represented by appointees from collective organizations. This

has severely impaired representation of the industry on the MHCC, depriving it of the benefit of the knowledge, know-how, expertise and institutional memory that the industry's national trade organizations uniquely possess. Appointment of these industry representatives is essential to the maintenance of standards that will properly balance safety, workability and affordability.

Chairman Biggert, Ranking Member Gutierrez and members of the subcommittee I thank you for the opportunity to testify and welcome any questions you may have.

##

Clayton's testimony with the so-called 'Truth in Testimony' certification is found at this [link here](#).

As was noted above, the highlighting was added by MHProNews, but the text was as in the original document.

Part II Additional Related Information from Testimony and Sources as Shown.

In no particular order of importance are the following facts, pieces of evidence, and observations.

1) According to the Clayton Home Building Group website on this date (9.3.2025) is the following.

With more than 350 Clayton Homes centers and trusted relationships with over 700 independent retail home centers, finding a beautiful, attainable Clayton Built® home has never been easier.

2) According to the transcript of the [video interview with Kevin Clayton](#) posted to YouTube on Sep 20, 2011.

We currently have 36 manufacturing plants and each of those terrific general managers runs their operation. They're scattered across the whole US from coast to coast. Between all of those plants, we'll build almost 200 houses each and every day. We have 450 retail stores that we own and in addition to that, we have about 1,200 wonderful independent retailers that buy product as well from us. Then the finance company, around 450,000 customers paying monthly.

3) On this date (9.3.2025), per Clayton Home Building Group.

Clayton Homes has **40 manufacturing facilities** located across the United States, producing about **50,000 homes per year**.

4) Some 14 years since the Robert Miles video interview with Clayton (see annotated version of that video posted below). Per the Miles-Clayton interview video, it was conducted at the University of Nebraska at Omaha. That YouTube page also said this.

Up close and personal interview with Kevin Clayton, CEO of Clayton Homes, the largest factory built homebuilder in the United States and a wholly owned subsidiary of Warren Buffett's Berkshire Hathaway. For nearly one hour, author Robert Miles interviews Kevin Clayton and covers all aspects of the business from getting started, to taking over from his father, and to selling to Warren Buffett. This video may help the viewer understand the qualitative aspects that Warren Buffett may consider when making an investment. This interview may also showcase one of the eventual successors to Warren Buffett.

Clearly, Kevin Clayton is not succeeding Buffett. On this date, there have been only "13,226 views" of that YouTube video. But it would seem that the audience for that video is targeted. Emphasizing part of what that YouTube page said.

This video may help the viewer understand the qualitative aspects that Warren Buffett may consider when making an investment.

If someone is a businessman thinking of selling out to still-Buffett led Berkshire Hathaway, part of Kevin Clayton's apparent role in this Q&A with Robert Miles was to tee up the possible attractions to having Berkshire as the owner of a company that is pondering selling out. That is evident from comments Clayton made, again see the transcript of that video plus related information at this [link here](#).

5) From the [MHI "priorities" document linked here](#) is this.

ACTION REQUESTED

Support the language in the Renewing Opportunity in the American Dream (ROAD) to Housing Act, proposed by Senate Banking Committee Ranking Member Tim Scott, to remove the chassis requirement:

Section 603(6) of the National Manufactured Housing Construction Safety and Standards Act of 1976 (42 U.S.C. 5402(6)) is amended by striking "built on a permanent chassis and"

Unlike [MHARR](#), which has issued a detailed "[White Paper](#)" on the fixes needed in the language of the ROAD to Housing Act 2025, MHI is quite apparently pushing the legislation as is. As [MHLivingNews previously reported, if this bill were to pass in its current form, it could undermine federal preemption](#). Furthermore, since the apparent plan for this ROAD to Housing Act 2025 is to create one big bipartisan housing bill. Why hasn't MHI insisted on

a fix for the Duty to Serve enforcement, since their CEO Lesli Gooch has raised a concern that MHARR considered problematic?

[caption id="attachment_191452" align="aligncenter" width="600"]

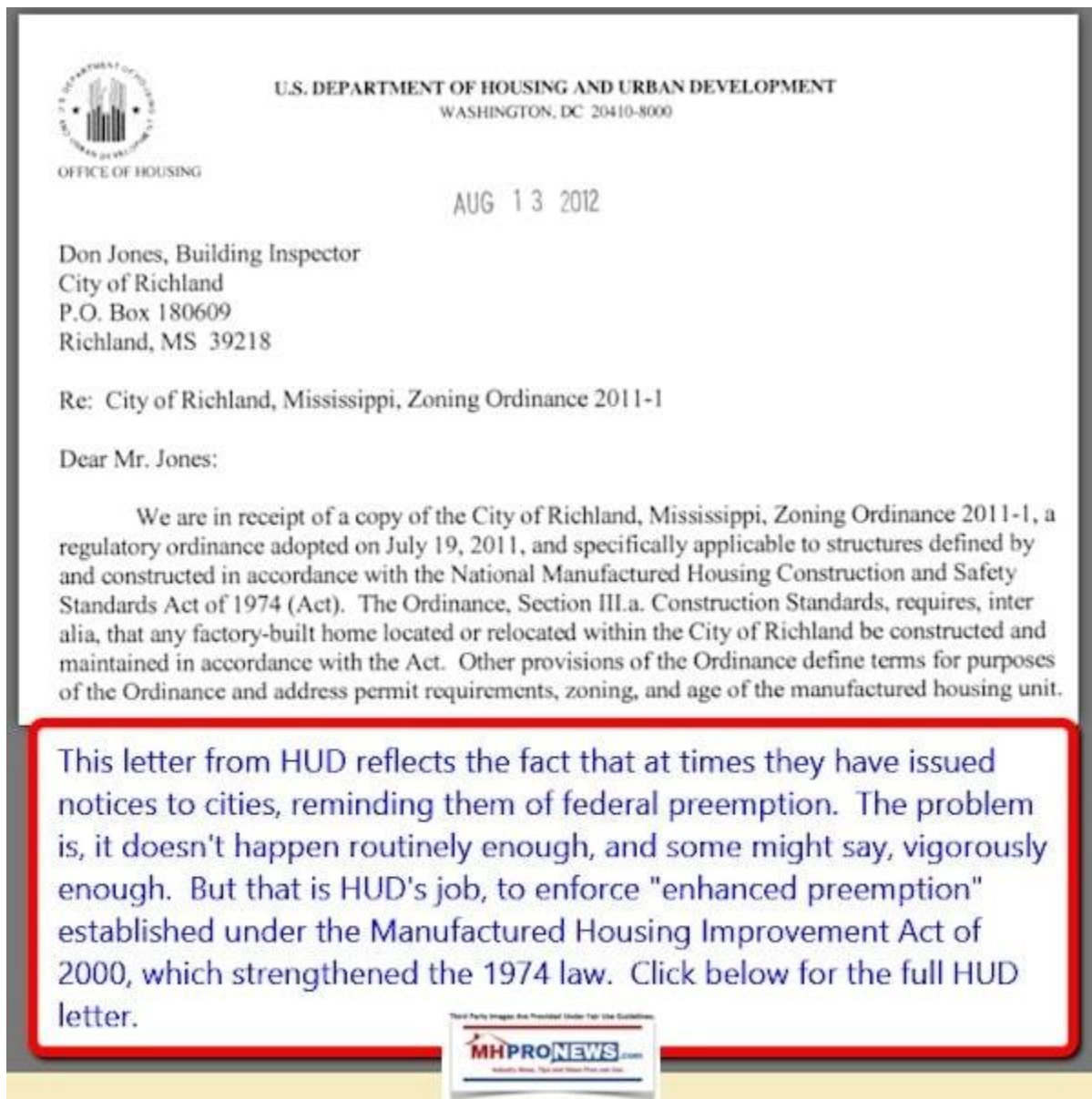


<https://www.manufacturedhomelivingnews.com/inexcusable-and-major-problem-exclusive-mhlivingnews-question-and-answer-qa-with-mark-weiss-j-d-president-and-ceo-of-manufactured-housing-association-for-regulatory-reform-mharr/>[caption]

6) If MHI is sincere about "[enhanced preemption](#)," which Kevin Clayton discussed in the testimony in Part I above, and which then MHI Vice Chairman (currently MHI chairman) William "Bill" Boor said they want from Congress in 2023, then why is it that those legally important words "[enhanced preemption](#)" [missing from the MHI website and have been for years](#)? Given that Treasury Secretary Bessent said "I think everything is on the table," why is it that there is no public record of MHI reporting those words on their own website, much less issuing a public statement, a press release, or a combination of efforts to get the Trump Administration to move the rarely applied benefit of preemption into the category of routine HUD behavior? Note the timing of this letter to the City of Richland, MS. It followed the [federal Congressional hearings in 2012](#) and [2011](#) on the failure of HUD to enforce preemption. Was that one of a token set of examples by HUD issued in order to deflect Congressional oversight? Note that those remarks by Kevin Clayton in Part I were part of a larger series of testimony in 2011 that included a statement by Sunshine Homes' John Bostick, a prior chairman of MHARR. The [full testimony from that 2011 "field hearing" that](#)

[included Bostick, Clayton, and others is found in a report at this link here](#). The [second hearing on HUD](#)'s apparent failure to implement federal enhanced preemption under the 2000 Reform Law occurred on FEBRUARY 1, 2012. It included more statements on behalf of MHI and MHARR, among others, including those of the now late [Edward Hussey of Liberty Homes, then the immediate past chairman of MHARR](#). Hussey notably [stressed](#): "Just to be clear, Madam Chairwoman, there is nothing wrong with the 2000 law. It does not need to be altered or amended. The issue is its implementation by HUD."

[caption id="attachment_141752" align="aligncenter" width="600"]



The letter to Richland is [found here](#), and was requested by that state's executive, Jen Hall.

So why wouldn't MHI promote it's use? Indeed, why didn't MHI ask for this on the [recent Bryan, TX case](#)?[/caption]

7) As *MHProNews* has noted on multiple occasions, someone can say something that on the surface may be 'true' but nevertheless omits or downplays facts or evidence that would provide a more complete and accurate picture. That is sometimes called "[paltering](#)" or "[true lies](#)."

8) But curiously, some things that Clayton said included downplaying manufactured housing's savings. For example, to Congress, Clayton said:

Through cost savings and technological advancements in the factory-building processes, the manufactured housing industry can produce homes for 10 to 35 percent less than the cost of comparable site-built construction.

MHProNews later criticized Richard "Dick" Jennison for using that sort of language that Kevin Clayton did in a subsequent advertorial campaign that was also marked by flawed remarks. Meaning, this appears to be part of a boiler plate used by MHI from time to time. See former MHI chairman Tom Hodges, Clayton's general counsel, in his Congressional testimony at this link here. There is nothing inherently wrong with boiler plate items, so long as they advance the best possible case and arguments for an advocate. In this case, those advocates are supposed to be working for MHI to increase financing, placement, production, and market acceptance. While okay, the fact that this is hardly the best case for manufactured housing, and that MHI periodically contradicts such remarks by others and/or by a lack of proper follow through is where the issues that keep manufactured housing production suppressed come into focus.

[caption id="attachment_73143" align="aligncenter" width="605"]



The idea of a manufactured home as affordable and quality is gaining ~~more and more~~ traction in today's market, especially when it comes to savings over site-built homes. (Courtesy) ~~Statepoint Media~~, MHI and Daily Courier.

<https://www.manufacturedhomeproneews.com/how-to-find-affordable-home-in-todays-market-manufactured-housing-industry-statepoint-media-fact-check/> [/caption]

9) Per [Hodges testimony to Congress](#) on behalf of MHI, he used much the same words that Kevin did the previous year, and which president and CEO Dick Jennison did years later.

Through cost savings and technological advancements in the factory-building processes, the manufactured housing industry can produce homes for 10 to 35 percent less than the cost of comparable site-built construction.

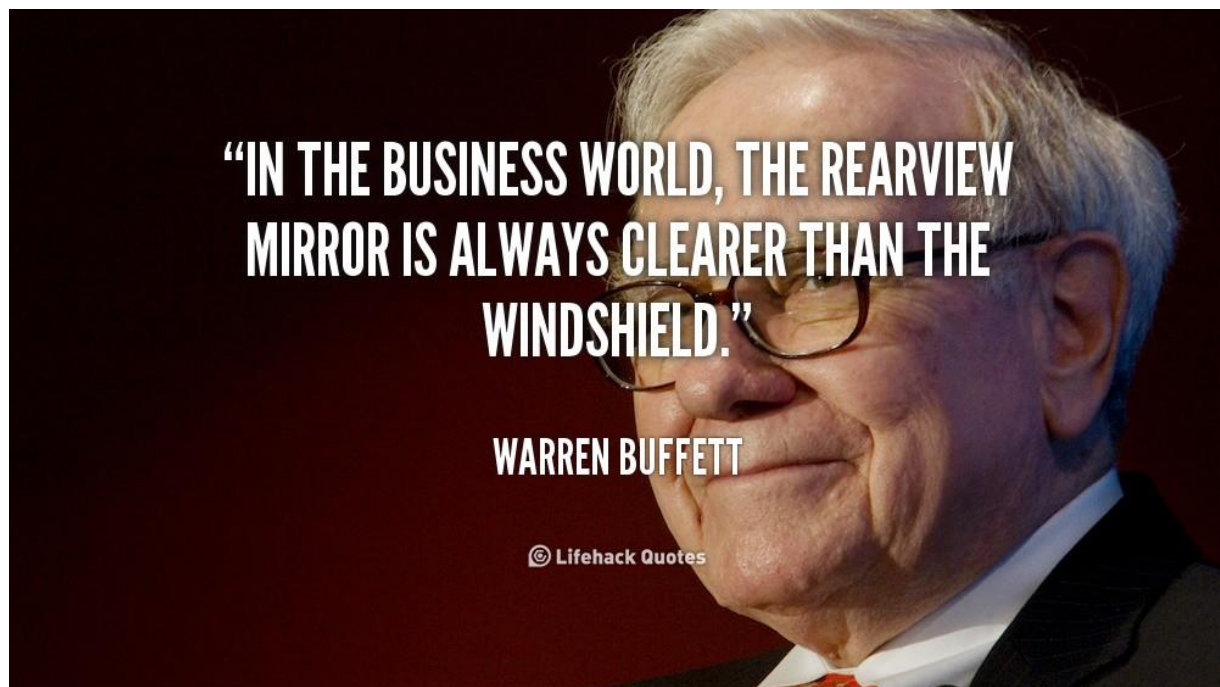
10) [Hodges testimony occurred on July 11, 2012 in a hearing on reform Dodd-Frank](#). But as MHProNews has repeatedly pointed out, while Berkshire Hathaway owned Clayton Homes/21st Mortgage Corporation/Vanderbilt Mortgage and Finance (VMF) were supposedly pushing to "reform" Dodd-Frank, Warren Buffett twice supported Barack Obama (D) who had as his running mate and later VP, former Senator Joseph "Joe" Biden (D). But it is worth noting that an MS WORD search of [Hodges testimony does NOT mention of "preemption" or "Duty to Serve."](#)

[caption id="attachment_67186" align="aligncenter" width="284"]



<https://www.manufacturedhomepronews.com/documented-conflict-between-21st-mortgage-ceo-tim-williams-mhi-chair-and-warren-buffett-chairman-of-berkshire-hathaway/>[/caption]

11) It is precisely in hindsight, what Buffett called the rearview mirror, that the pattern of behavior and 'the truth' about advocacy at MHI begins to be clarified.



[caption id="attachment_129099" align="aligncenter" width="727"]



"Given Democratic gains in the House and Senate, it is not widely anticipated that Obama will seek to strike a conciliatory mood with Republicans on fiscal issues, or on issues related to a softening of Dodd-Frank."

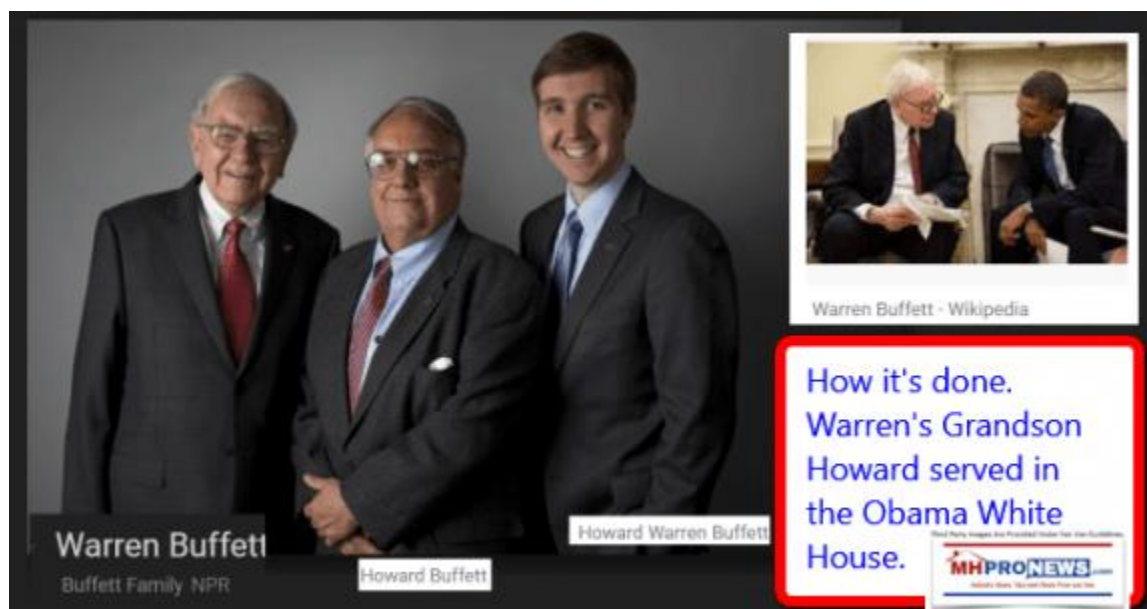
- Jason Boehlert
Manufactured Housing Institute (MHI)
Senior Vice President of Government Affairs



This quotation graphic created by MHPProNews which cited the remarks by Jason Boehlert, who was previously an MHI senior vice president for governmental affairs, was uploaded on 11.28.2017, but it first appeared in 2012 in the article linked below. MHI's VP Boehlert provided the remarks as part of an op-ed to MHPProNews that is found at this link here: <https://www.manufacturedhomepronews.com/industryvoices/2012-election-results-and-coming-lame-duck-session/> That post included then MHI VP Boehlert's quoted remarks. When that article is carefully considered, in hindsight, it is logically inconsistent. Given President Obama's reelection and Democratic gains in the Senate, as MHI's Senior VP Boehlert then pointed out, it was not expected that Democrats would budge on passing the Preserving Access to Manufactured Housing Act. Nevertheless, MHI continued to press that apparently doomed legislative effort for some 5 more years. Several takeaways from that should be observed. They include the point that despite years of MHI posturing, email campaigns, meetings, 'housing alerts' and whatnot then, MHI's much ballyhooed efforts failed to become law. By contrast, MHARR never invested much time in it, because they thought Preserving Access was practically flawed. MHARR supported it, if asked, but without giving any effort to it. MHARR proved to be correct. Years of MHI's 'effort' were proven to be a failure. Boehlert, by accident or design, let the proverbial cat out of the bag with that comment. He was later replaced by Lesli Gooch, who is now their CEO. Meanwhile industry [consolidation](#) continued. <https://www.manufacturedhomepronews.com/industryvoices/2012-election-results-and-coming-lame-duck-session/>[/caption]

12) So, consider these facts. Dodd-Frank was passed with the support of Warren Buffett of candidate and then President Barack Obama (D) and then Vice President Joe Biden (D). While then [Senator Obama did not vote on HERA 2008, as he was on the campaign trail.](#) But then [Senator Joe Biden \(DE-D\) did support HERA 2008.](#) Few people in America arguably

had as much access to the Obama-Biden Administration as Warren Buffett. It should be apparent that if Buffett (and by extension, Clayton and their lending) wanted to get the 2000 Reform Law enforced, they could have done so. It should also be obvious in hindsight that if Clayton/Berkshire wanted to get the Duty to Serve (DTS) enforced, that ought to have been easy during the Obama-Biden years. But obviously neither of those laws were enforced as intended by Congress. That same principle could have applied during the Biden-Harris (D) years. Meaning, MHI's "insiders" (see law professor Amy Schmitz, J.D. remarks on that topic at this link here) that certainly includes Clayton and their affiliated lending apparently wanted the outcome that they obtained. Namely, years of posturing, years of 'efforts' and 'meetings' and 'housing alerts' but what actually occurred was more consolidation, not more lending. Nor the end to barriers to HUD Code manufactured housing placement. These are facts and evidence and patterns of behavior that are arguably difficult if not impossible to disprove. Because *MHProNews* has [invited MHI's leaders for years to explain](#) these [self-contradictions and behavioral oddities](#). They have [repeatedly declined to do so](#).





Companies used Clinton fundraisers to lobby State Department USA Today



Why Warren Buffett Is Supporting Hillary Clinton | Money Time



Nathan Smith
Why Tribune



Former President Bill Clinton and Kevin Clayton, Clayton Homes - a Berkshire Hathaway brand.

Clayton Homes to ship classrooms to Haiti

Homes - Knoxville News Sentinel

Former President Bill Clinton, center, discusses plans for rebuilding Haiti at the Haitian Leogane

"You are entitled to your own opinion, but not to your own facts." Daniel Patrick Moynihan.

"Facts can be nettlesome things." - Soheyla Kovach.

"You ignore reality at your own risk." Yao Ming.



Warren Buffett - Wikipedia
Buffett and President Obama in the Oval Office, July 14, 2010



Lawmakers are lining up for Nathan Smith's support

13) As was previously reported at this [link here was the following](#).

“Said Buffett, “I made an offer for the business [Clayton Homes] based solely on Jim’s book, my evaluation of Kevin, the public financials of Clayton and what it had learned from the Oakwood experience.”

– Bud Labitan et al in "[Moats - The Competitive Advantages Of Buffett & Munger Businesses](#)" (First Edition 2012). Note Labitan is a pro-Berkshire author.

14) Additionally, as Labitan noted in the chapter of his book on Clayton Homes, Buffett specifically said he wanted to hold the loans that Clayton and their manufactured housing lenders generated in portfolio. Per Labitan.

"Buffett said, “We are in no hurry to record income, have enormous balance-sheet strength, and believe that over the long-term the economics of holding our consumer paper are superior to what we can now realize through securitization. So Clayton has begun to retain its loans.”"

15) Some years later, Buffett frankly admitted during a Berkshire Hathaway annual event recorded by Yahoo News video (see below) that the industry could benefit if the Duty to Serve was fully enforced for chattel lending, as MHPProNews reported in the Masthead post [linked here](#) or below.

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



<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]

16) Labitan in Moats on the chapter about Clayton Homes:

"Buffett and Munger believe it is appropriate to finance a soundly selected book of interest-bearing receivables almost entirely with debt, just as a bank would. Therefore, Berkshire borrowed money to finance Clayton's portfolio and re-lent these funds to Clayton at their cost plus one percentage point. This markup fairly compensates Berkshire for putting its exceptional creditworthiness to work. And, it delivered money to Clayton at an attractive price.

How did Clayton build up its economic moat? In 2003, Berkshire did \$2 billion of such borrowing and re-lending, with Clayton using much of this money to fund several large purchases of portfolios from lenders exiting the business."

It must be stressed that Kevin said as much himself in the video interview with transcript that is found on [MHLivingNews at this link here](#).

17) Then, it must once more be recalled that Labitan's observation about [Clayton and their affiliated lending in "Moats"](#) contradicted what former MHI chair and still MHI board member [Tim Williams, CEO of 21st, said were the reasons to retract lending to manufactured housing independents](#) who did not sell 21st repos or Clayton Homes products. According to then Knudson Law antitrust and consumer interests legal researcher [Samuel "Sam" Strommen, it is a classic case of a "tying" antitrust violation](#). Furthermore, Buffett himself contradicted [21st CEO Tim Williams'](#) apparently false and misleading claim.

[caption id="attachment_156058" align="aligncenter" width="579"]



U.S. House of Representatives Maxine Waters (D-CA), Emanuel Cleaver (D-MO), Keith Ellison (D-MN), Mike Capuano (D-MA). Image credits, Twitter, Wikipedia.

"Clayton is the nation's largest manufactured housing company and has a "near monopolistic" grip on lending to minority borrowers seeking financing for manufactured housing reaching nearly 72% of African-American borrowers, 56% of Latino borrowers, and 53% of Native American borrowers."

 - Letter to Consumer Financial Protection Bureau, Department of Justice.



Buffett has said he has no apologies for what others have called predatory lending practices. Those practices, and the lack of robust lending in manufactured housing in general, all tends to constrain sales, which leads to consolidation at discounted valuations.
[/caption]

[caption id="attachment_150740" align="aligncenter" width="600"]



**Coming Epic
Affordable
Housing
Finance Clash?**

Chair Maxine Waters vs. Warren Buffett – Clayton Homes - Historic Challenges Ahead

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

[/caption]

18) Former [Congressman Keith Ellison](#) (D) is currently the Attorney General for the state of MN. If Ellison wanted to, he could press the antitrust case against Clayton and several MHI members in his current role. Why has Ellison instead nibbled at the edges of what's going wrong in manufactured housing instead of going to the heart of the issues involved?

[caption id="attachment_215765" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/keith-ellison-led-minnesota-attorney-general-office-alleged-sun-communities-sui-violated-minnesota-false-claims-act-sun-agrees-to-fine-and-permanent-injunctive-terms-on-evictions-mhville-fea/>[/caption]

19) Democrats had control of both house of Congress during parts of the Biden-Harris (D) years and during parts of the Obama-Biden (D) years. Furthermore, when you control the White House you essentially are supposed to be able to control much of the bureaucracy. Why didn't Democrats enforce antitrust laws while they held power? Pro-Democratic antitrust author Matt Stoller shed light on such subjects in the [new report unpacked](#) below.

[caption id="attachment_220033" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/matt-stoller-dont-like-trump-but-trumps-attack-on-the-fed-is-not-generating-popular-outrage-because-the-fed-has-lost-its-legitimacy-big-t/>[/caption]

20) Jonathan Kanter (D) clearly understands the notion of MOATs. But there was not antitrust action against Clayton et al in the MHI orbit during the Biden-Harris (D) years.

[caption id="attachment_201885" align="aligncenter" width="600"]



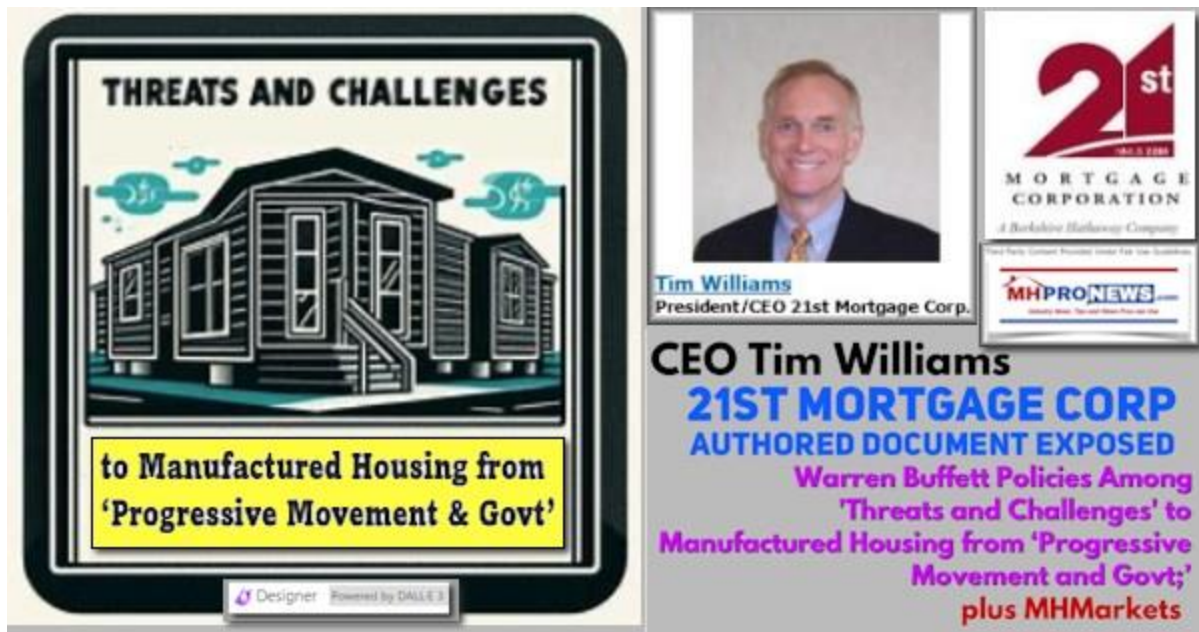
<https://www.manufacturedhomeprnews.com/hips-at-promarket-moats-competition-law-antitrust-is-kitchen-table-interview-speech-doj-jonathan-kanter-on-antitrust-biden-wh-competition-big-biz-manufactu/>[/caption]

21) As MHPProNews and MHLivingNews have documented, [Tim Williams](#) has made a series of self-contradictory remarks too.

[caption id="attachment_217546" align="aligncenter" width="600"]



<https://www.manufacturedhomeprnews.com/ceo-21st-tim-williams-no-one-at-mhi-asked-about-allegations-consumers-become-trapped-in-their-homes-in-manufactured-housing-institute-member-communities-fea-sunday-weekly-headlines-recap/>[/caption][caption id="attachment_198580" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/ceo-tim-williams-of-21st-mortgage-corp-authored-document-exposed-warren-buffett-policies-among-threats-and-challenges-to-manufactured-housing-from-progressive-movement-and-govt/>[caption][caption id="attachment_161852" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/tim-williams-ceo-of-berkshire-owned-21st-mortgage-corp-and-manufactured-housing-institute-board-member-makes-stunning-admission/>[caption][caption id="attachment_162565" align="aligncenter"]



width="486"]

<https://www.manufacturedhomepronews.com/duty-to-serve-complete-waste-of-time-per-tim-williams-ceo-21st-mortgage-potus-trump-warren-buffett-insight/> [/caption]

So, Williams not only contradicted himself (see 21st 'tying' letter vs remarks made in articles linked above). Williams also contradicted Buffett. Williams contradicted Kevin Clayton's testimony to Congress in 2011. Williams didn't want DTS to succeed. Despite [Buffett's word recorded by Yahoo News](#), Williams wanted the status quo (see articles linked above). Which go back to the point raised by Strommen. Namely, that Williams' used tying, an antitrust violation, in order to constrict manufactured home lending. As Kevin Clayton told Congress (see Part I, above), thousands of manufactured home retailers failed. Since retailers were the core base for most producers of HUD Code manufactured homes, of course over a hundred manufactured housing factories closed. And Clayton may have understated the numbers of retailers lost. Some in the MHI orbit put the number of independent retailers closed in the 21st century at 10,000 retailers or more.

[caption id="attachment_69169" align="aligncenter" width="520"]



Ken Corbin

asserted in 2017 that some 10,000 retailers have vanished in the wake of the industry's downturn. Some sources put the figure higher still. The above is a collage of some images from Ken Corbin's presentation at the manufactured housing industry's 5 State Event in Deadwood, SD. Graphic by Corbin used with permission.

<https://www.manufacturedhomepronews.com/ken-corbin-the-10000-drop-points-to-industry-woe-causes-of-manufactured-housings-10-20-year-collapse/>

[caption][caption id="attachment_171882" align="aligncenter" width="612"]



"Since 2005, the pace of new manufactured homes sold in the U.S. has declined by 65 percent (146,881 in 2005 vs. 50,046 in 2010) and there has been a decline of nearly 80 percent since 2000 (when 250,419 new manufactured homes were produced)."

"...the decline in manufactured home sales actually pre-dates the 2007 housing market crash.

"...the lack of liquidity and credit in the manufactured housing finance sector has limited financing options for our homebuyers..."

...which has accounted for more than 160 plant closures, more than 7,500 home center closures, and the loss of over 200,000 jobs. More importantly, thousands of manufactured home customers have been left unable to buy, sell or refinance homes. Without action in the

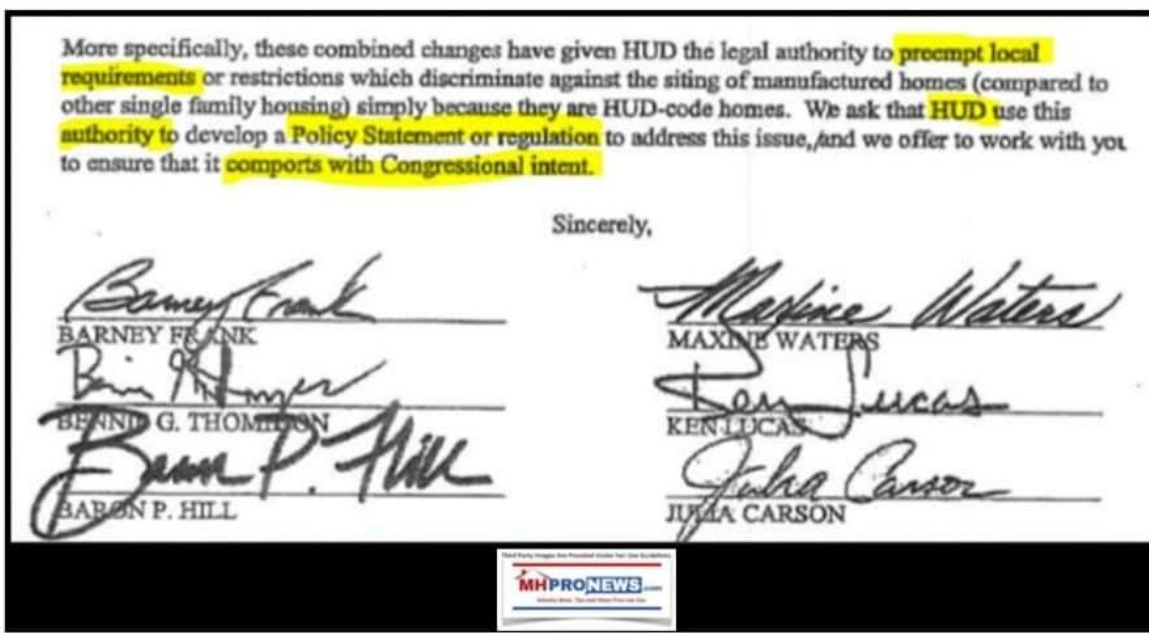
following key areas, the people who live in manufactured homes and whose livelihood is connected to this industry are at significant risk."

~ Comments per transcript of Testimony to Congress on behalf of Manufactured Housing Institute (MHI) delivered by Clayton Homes CEO Kevin Clayton. See the full context and report linked below.

<https://www.manufacturedhomepronews.com/masthead/dems-provide-revealing-clayton-info-kevin-clayton-ceo-clayton-homes-federal-testimony-yields-apparent-agreements-with-mharr-concurs-with-manufactured-housing-institute-berkshire-hathaway-fhfa-and/> Several of the illustrations shown in this report can be opened in many browsers to reveal a larger size. To open this picture, click the image once. When the window opens, click it again to reveal the larger size photo. Use your browsers back key to return to the article. [/caption]

22) Much of that testimony, behavior, and documentation occurred during years when Democratic ran the federal government. That isn't said to give the GOP a pass. Democratic lawmakers aptly called on Bush-Cheney (R) era HUD Secretary Mel Martinez to enforce the 2000 Reform Law's "[enhanced preemption](#)" provision. There is no known response by Martinez to those lawmakers. But what is clear is that enhanced preemption was not enforced.

[caption id="attachment_186505" align="aligncenter" width="592"]



See

the report linked here for the full letter.

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

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

23) MHARR helped document the fact that in the back half of the first Trump Administration, a White House official said that they were aware of federal preemption.

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



White House Announces Council on Eliminating Regulatory Barriers To Affordable Housing

June 26, 2019

Per the MHARR report shown above:

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

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

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

24) In fairness to Trump, his first term was marred by often false and misleading claims, suits, and sabotage from within and without. Theo Wold via the Claremont Institute explained what occurred during the first Trump term and said that the bureaucracy was often part of the problem.

[caption id="attachment_185635" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/masthead/what-should-the-gop-do-now-theodore-theo-wold-rips-republicans-are-failing-unless-they-are-disrupting-discrediting-and-destroying-the-federal/> [/caption]

Ironically, Democratic backing Matt Stoller recently said some things that are similar, as if to echo Wold's insights and other similar insights by others during and since Trump 1.0.

There's just an endless amount of bad behavior from the technocrats...

And it's easy to point to the President and blame him for it, or if you're a Republican, blame the preceding administration. But the truth is much less comforting. It is the billionaires in Silicon Valley, and those who befriended and enabled them, who have brought us to this dangerous and unstable moment.

25) Stoller previously said there are "economic termites" operating in many parts of the economy. Quite so as it applies to manufactured housing.

[caption id="attachment_208658" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/economic-termites-are-everywhere-says-matt-stoller-why-are-manufactured-home-prices-and-pad-prices-skyrocketing-is-it-inflation-or-fostered-by-subtle-ant/>[caption]

That is eerily similar to the remark by Democratic supporting Bill Gates, longtime close ally of Warren Buffett.



Bill Gates | Facebook

BILL & MELINDA GATES foundation

Microsoft


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"I DIDN'T EVEN WANT TO
MEET BECAUSE I
WARREN
THOUGHT 'HEY
THIS GUY
BUYS AND
SELLS THINGS
AND SO HE FOUND IMPERFECTIONS
IN TERMS OF MARKETS,
THAT'S NOT VALUE
ADDED
TO SOCIETY, THAT'S A
ZERO-SUM GAME THAT IS
ALMOST PARASITIC.'"
- BILL GATES
statement about Warren Buffett,
reported by CNBC on 11.08.2019.

*This statement is revealing. A **parasite feeds on its host**. Bill Gates admits he thought ill of Warren Buffett. But they got together on numerous business, nonprofit, and political levels. Clearly, whatever held Gates back he overcame. What Gates didn't claim in this quote is that Buffett changed. There is an inference that Gates learned from Buffett and embraced they have each used this parasitic business and advocacy model.*

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



Warren Buffett
Chairman
BERKSHIRE HATHAWAY INC.

This is a Parody Image. Any Potential Under-18 User Notification.
MHPRONEWS.com
AMERICAN NEWS, TEXT AND VIDEO FROM THE WEB

**“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.

Buffett has demonstrably used more aggressive terminology about the Moat than Labitan referenced. It has included the use of various man-eating aquatic creators, such as sharks, piranhas, gators, etc. The example above is just one such example. [caption][caption id="" align="aligncenter" width="587"]



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

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



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

**- Warren
Buffett**

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

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

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

<https://www.manufacturedhomepronews.com/warren-buffett-declared-class-warfare-buffett-says-fellow-billionaires-were-winning/>[/caption][caption id="" align="aligncenter" width="572"]



**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.manufacturedhomelivingnews.com/warren-buffetts-moat-per-kevin-clayton-ceo-clayton-homes-interview-transcript-video-affordable-housing-and-manufactured-homes/> *It take a certain level of expertise to spot the ways that statements like this by Clayton reveal how manufactured housing has been manipulated for years. That market manipulation, said Sam Strommen, appears to involve "felony" antitrust and RICO violations, among other possible violations of the law.*[/caption]

26) To dot some i's, there are some statements made by Labitan and his co-authors in “Moats” that are apparently contradicted by other sources, such as [Jennifer Reingold's Fast Company take on how the deal for Clayton came to be](#). While it may seem like ancient history, there was as Kevin Clayton put it, “**ugly**” litigation around the deal. That litigation by Berkshire to ensure the acquisition of Clayton Homes may be more of interest today than when it occurred, but that is another story for another time. Those disclosures noted, there are at this time no known reasons to distrust several of Labitan’s direct quotes by Buffett.

27) This may seem like a dizzying array of claims, contradictions, documents, testimony, and reports. But it can be simplified as follows.

[caption id="attachment_176694" align="aligncenter" width="600"]




Quote from the full length and award-winning "[Shadows of Liberty](https://www.manufacturedhomepronews.com/shadows-of-liberty)" documentary drama. **Shadows exposed several aspects of the political, media, corporate, and regulatory nexus by interviewing insiders involved in it.** It explores examples from left and right with the impact of money and information manipulation. Glover has served on a Warren Buffett funded board. <https://www.manufacturedhomepronews.com/danny-glover-and-revealing-manufactured-housing-realities-power-of-correct-questions-and-observations-regardless-of-good-bad-laughable-or-no-reply-plus-sunday-manufactured-home-weekly-r/> See the Illusory Effect updates linked here: <https://www.manufacturedhomepronews.com/when-the-lies-are-so-big-no-one-would->

[dare-disbelieve-them-mainstream-legacy-or-alternative-media-u-s-public-policies-illusory-truth-and-manufactured-housing-plus-mhville-mark/](#) [/caption]

Pay More attention to what people do than what people say.


- [Marty Lavin](#), J.D., MHI award winner and [since such comments](#) has had his [name removed from the MHI website](#). But Lavin has company. Several past [MHI presidents](#) and [VPs have been culled from MHI's website](#) too.

[caption id="attachment_134857" align="aligncenter" width="606"]



"Due to the lack of effective representation at a national level, the MHCA withdrew its membership from the national association [re: Manufactured Housing Institute, MHI] to pursue other avenues of representation. We are not the only state association to do so. The MHCA has been exploring other options; including hiring a lobbying firm that is prominent in Washington, D.C."

- Neal T Haney, President.



Former MHI state affiliates broke away and in 2018 formed the National Association for Manufactured Housing Community Owners, NAMHCO. They cited MHI's years of failures as part of their reason for doing so. [/caption][caption id="attachment_158797" align="aligncenter" width="600"]



Danny Ghorbani, Senior Advisor

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

- Danny Ghorbani,

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



<https://www.manufacturedhomepronews.com/ghorbani-nails-zoning-answers-to-how-and-who/>[/caption][caption id="attachment_62884" align="aligncenter" width="575"]

AMERICAN BANKER Time to End the Monopoly Over Manufactured Housing

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

By
Doug Ryan

Published
February 23 2016, 12:00pm EST



While

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

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



Doug Ryan | Prosperity Now

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



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



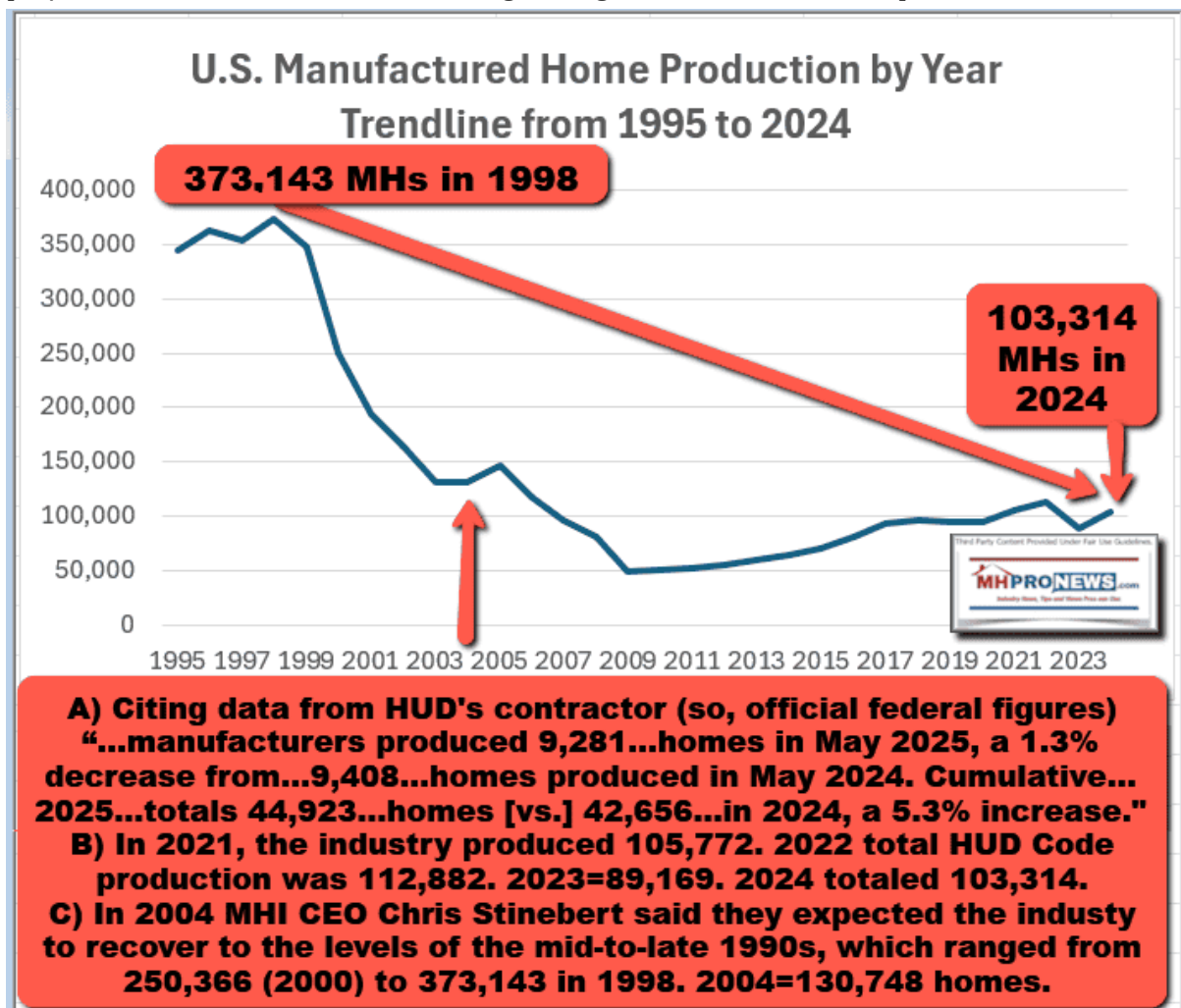
See his context and the full 'debate' context in the report, linked here.

<https://www.manufacturedhomepronews.com/epic-kevin-clayton-moat-rant-analysis->

[lesli-gooch-debate-defense-doug-ryan-charge-end-clayton-monopoly-over-manufactured-housing-breaching-buffett-berkshire-clayton-monopolistic-moat-method/](#)
[/caption]

MHI - through remarks like those of Clayton, Hodges, Boor, and others - have been bobbing, weaving, posturing, and accomplishing nothing notable save consolidation for years.

[caption id="attachment_216992" align="aligncenter" width="603"]



<https://www.manufacturedhomepronews.com/caution-flag-mharr-says-manufactured-housing-production-falls-slightly-in-may-2025-but-over-half-of-top-10-shipment-states-lag-2024-mhis-statement-sunday-weekly-mhville-h/> MHPProNews Note: depending on your browser or device, many images in this report and others on MHPProNews can be clicked to

expand. Click the image and follow the prompts. For example, in some browsers/devices you click the image and select 'open in a new window.' After clicking that selection you click the image in the open window to expand the image to a larger size. To return to this page, use your back key, escape or follow the prompts. [/caption][caption id="attachment_213599" align="aligncenter" width="613"]



"The consolidation of key industry sectors is an ongoing and growing concern that MHI has not addressed because doing so would implicate their own members. Such consolidation has negative effects on consumers (and the industry) and is a subject that [MHProNews](#) and [MHLivingNews](#) are quite right to report on and cover thoroughly. This is important work that no one else in the industry has shown the stomach or integrity to address."



Mark Weiss, J.D., President and CEO of MHARR

Manufactured Housing Association for
Regulatory Reform (MHARR) to MHProNews.

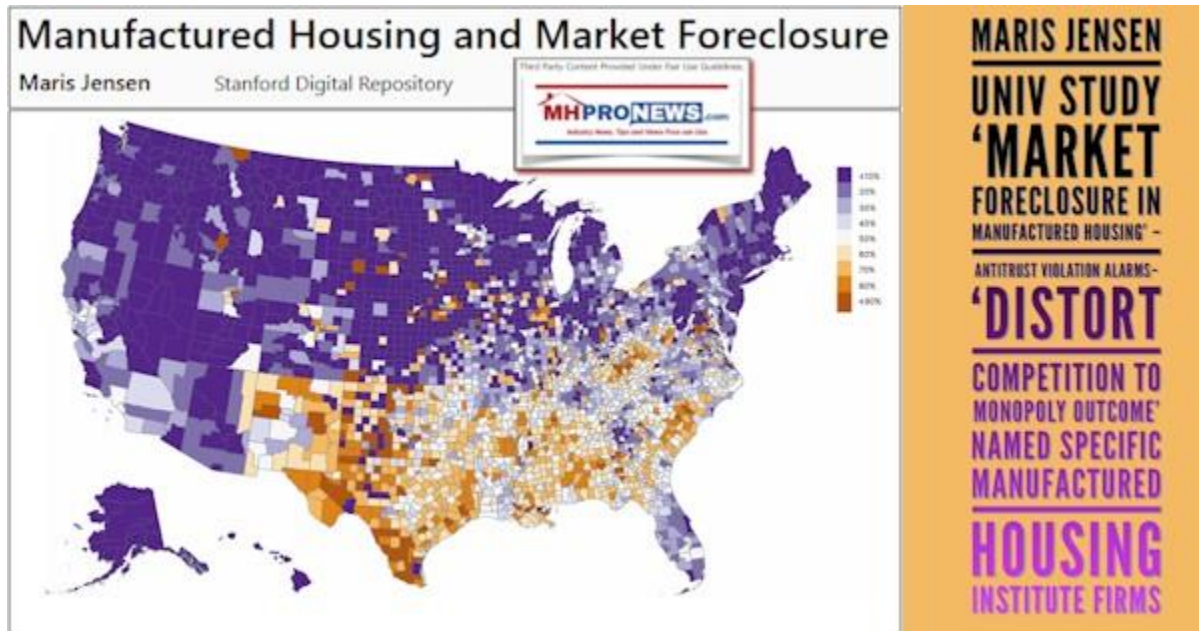
"The consolidation of key industry sectors is an ongoing and growing concern that MHI has not addressed because doing so would implicate their own members. Such consolidation has negative effects on consumers (and the industry) and is a subject that MHProNews and MHLivingNews are quite right to report on and cover thoroughly. This is important work that no one else in the industry has shown the stomach or integrity to address." Mark Weiss, J.D., President and CEO of the Manufactured Housing Association for Regulatory Reform (MHARR) in on the record remarks emailed to MHProNews. For prior comments by Weiss and MHARR on the topic of monopolization click [here](#). See also

See also: <https://www.manufacturedhomepronews.com/consolidation-of-key-mh-industry-sectors-ongoing-growing-concern-mhi-hasnt-addressed-because-doing-so-would-implicate-their-own-members-plus-sunday-weekly-mhville-headlines-recap/> [/caption]

28) Additionally, there are an array of third-parties to the industry who have been periodically reporting on apparent evidence of 'sabotage monopoly' and apparent antitrust

violating tactics that have kept the industry underperforming for essentially the entire 21st century, despite laws that were intended to help the industry grow without the need for federal subsidies.

[caption id="attachment_213474" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/maris-jensen-univ-study-market-foreclosure-in-manufactured-housing-antitrust-violation-alarms-distort-competition-to-monopoly-outcome-named-specific/>

[caption id="attachment_194515" align="aligncenter" width="640"]

Most Democrats and Republicans **support** antitrust laws

Antitrust laws are government regulations of business aimed at preventing monopolies and ensuring fair competition among companies. Do you generally support or oppose antitrust laws? (%)



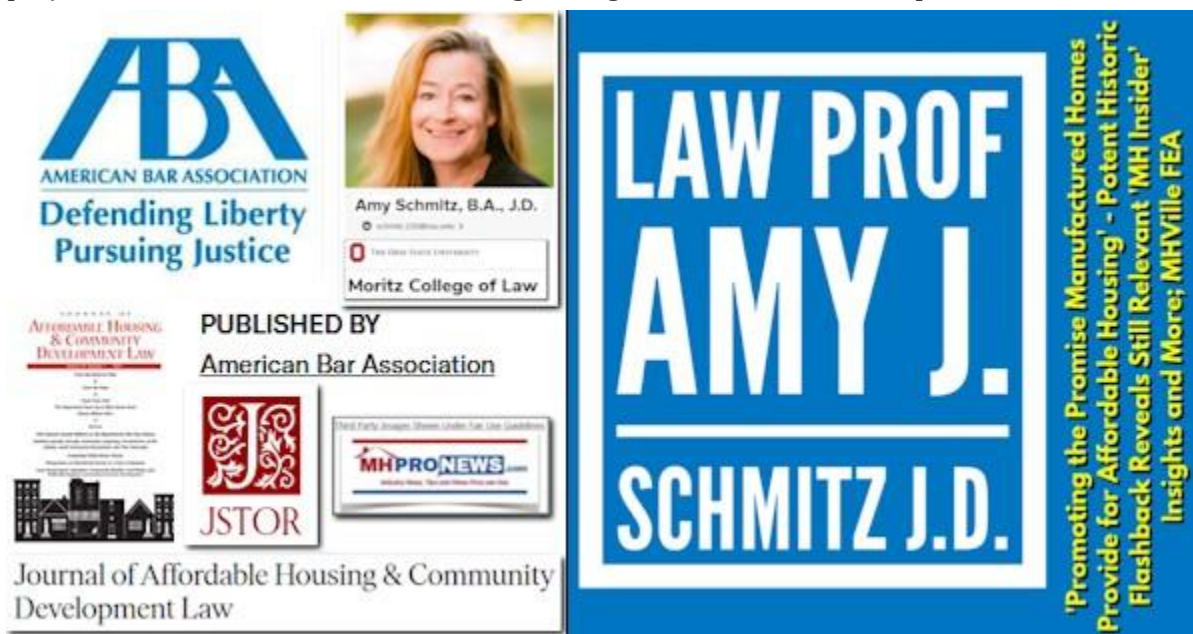
YouGov



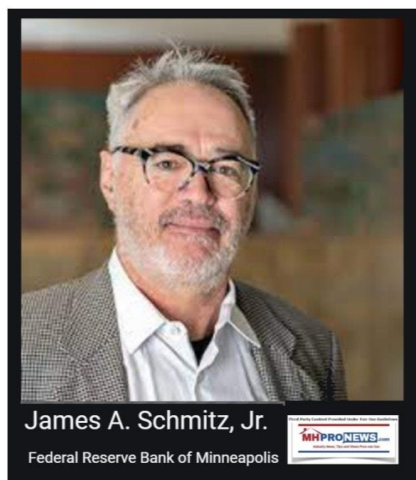
October 26 - 30, 2023

<https://www.manufacturedhomepronews.com/manufactured-home-employees-want-a-17-percent-pay-hike-per-yougov-most-americans-oppose-monopoliesfacts-views-potential-benefits-battling-oligopoly-style-monopolization-plus-mhville-markets/> and <https://www.manufacturedhomepronews.com/maris-jensen-univ-study-market-foreclosure-in-manufactured-housing-antitrust-violation-alarms-distort-competition-to-monopoly-outcome-named-specific>[caption]

[caption id="attachment_217873" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/prof-amy-j-schmitz-j-d-promoting-the-promise-manufactured-homes-provide-for-affordable-housing-potent-historic-flashback-reveals-still-relevant-mh-insider-insights-and-more-mhville-fea/>[/caption][caption id="attachment_169670" align="aligncenter" width="622"]



"Monopolies sabotage and destroy markets.

Monopolies also use their weapons to manipulate and sabotage public institutions for their own gains..."

~ James A. "Jim" Schmitz
Senior Economist and his antitrust research colleagues, cited by economist John Cochrane, Senior Fellow of the Hoover Institution at Stanford.
Note: their term 'monopolies' should be understood to include 'oligopolies.'

John H. Cochrane



The Grumpy Economist

<https://www.manufacturedhomepronews.com/grumpy-economist-cochrane-sun-communities-sui-favorable-demand-drivers-with-supply-constraints-investor-data-yields-quick-case-study-in-buffett-moat/> Several of the illustrations shown in this report can be opened in many browsers to reveal a larger size. To open this picture, click the image once. When the window opens, click it again to reveal the larger size photo. [/caption][caption id="attachment_183589" align="aligncenter" width="608"]



Federal Reserve Bank of Minneapolis

James A. Schmitz, Jr. | Federal Reserve Bank of Minneapolis

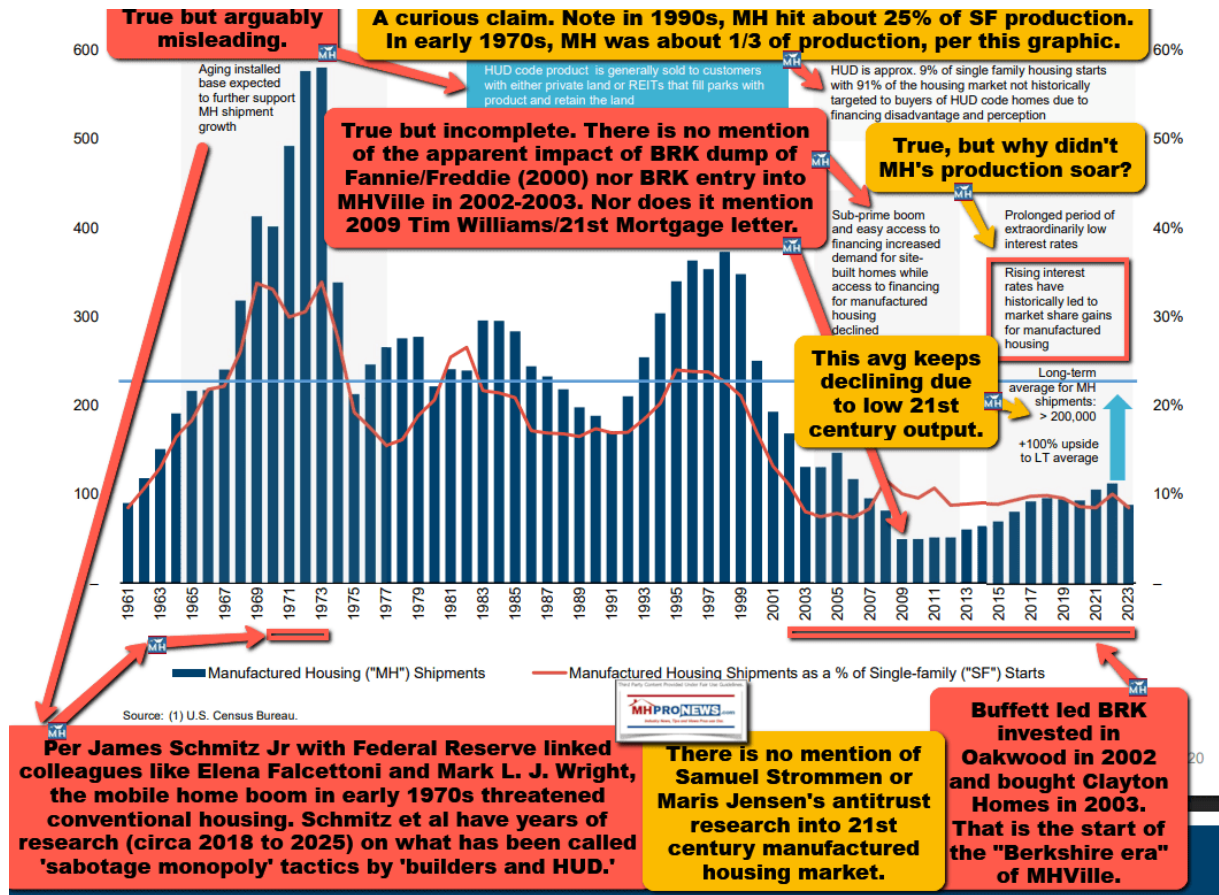


“This [pattern of obscured sabotaging monopoly tactics] leads to whole new set of monopolies, those in [the] manufactured housing industry itself.” ~

James A. “Jim” Schmitz Jr., in an presentation to university students. See that full presentation and these

comments in context at the link below.

Schmitz in a separate but related research report on the topic of sabotage monopoly and its impact on manufactured housing said: "This [pattern of obscured sabotage monopoly tactics] leads to whole new set of monopolies, those in [the] manufactured housing industry itself." <https://www.manufacturedhomepronews.com/affordable-homes-for-low-income-must-produce-in-factory-years-to-unravel-sabotage-grad-students-interest-in-manufactured-housing-factory-home-solutions-plus-sun/>



MHProNews Note depending on your browser or device, many images in this report and others on MHProNews can be clicked to expand. Click the image and follow the prompts. For example, in some browsers/devices you click the image and select 'open in a new window.' After clicking that selection you click the image in the open window to expand the image to a larger size. To return to this page, use your back key, escape or follow the prompts. [/caption][caption id="attachment_209786" align="aligncenter" width="600"]



"Here, in the midst of what could be declared without the merest hint of shame or irony one of the most comprehensive affordable housing gluts in American history, pernicious forces are skulking in the [backdrop]: consolidating power, subsuming an industry rife with lack of oversight, and preying upon the vulnerability of the impoverished in a gross, incestuous symbiosis."

- Samuel Strommen
- Knudson Law research on
- **The Monopolization of the American Manufactured Home Industry and the Formation of REITs: a Rube Goldberg Machine of Human Suffering"**



<https://www.manufacturedhomelivingnews.com/democratic-congressional-staffer-alleged-manufactured-housing-institute-mhi-anti-consumer-manufactured-housing-institute-leaders-decline-comment-sam-strommen-antitrust-case-allegations-anal/> and <https://www.manufacturedhomepronews.com/masthead/true-tale-of-four-attorneys-research-into-manufactured-housing-what-they-reveal-about-why-manufactured-homes-are-underperforming-during-an-affordable-housing-crisis-facts-and-analysis/>

[/caption][caption id="attachment_184828" align="aligncenter" width="600"]

PROUD MEMBER OF



MONOPOLISTIC HOUSING INSTITUTE



"The Manufactured Housing Institute [MHI] acts not only as the public mouthpiece of the Big 3 manufacturers (in the name of the industry) but also appears to act directly on its behalf in its various lobbying endeavors."⁹⁵



Samuel Strommen

Strommen said he **"submits that the MHI's conduct in obfuscation judicious decision-making by the [FHFA and HUD] constitutes a conspiracy to restrain trade under Section 1 of the Sherman Act, and by virtue of the misrepresentative nature of the conduct, should not be afforded *Noerr* protection."**



– Sam Strommen,
The Monopolization of the American Manufactured Home Industry and the Formation of REITs: a Rube Goldberg Machine of Human Suffering.

Strommen Manufactured Housing Institute remark: MHI is a mouthpiece of the Big 3 - in apparent Restraint of Trade and Should Not Get NOERR protection.

<https://www.manufacturedhomeprnews.com/masthead/true-tale-of-four-attorneys-research-into-manufactured-housing-what-they-reveal-about-why-manufactured-homes->

[are-underperforming-during-an-affordable-housing-crisis-facts-and-analysis/](#)[/caption][caption id="attachment_218455" align="aligncenter" width="592"]



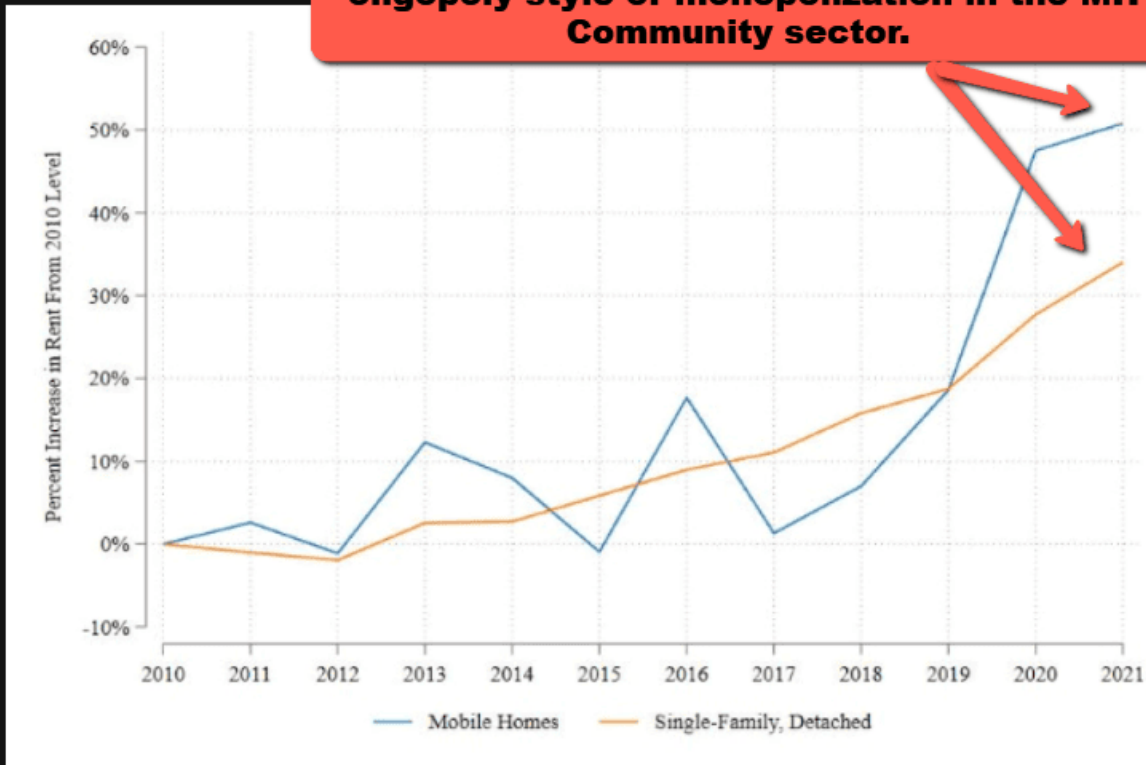
“For households, manufactured homes have appreciated faster than site-built homes, according to a study by HUD and the U.S. Census Bureau. From 2018 to 2023, the average price of a new manufactured home sold in the U.S. increased 58.3% compared to 37.7% for site-built homes.”



“For households, manufactured homes have appreciated faster than site-built homes, according to a study by HUD and the U.S. Census Bureau. From 2018 to 2023, the average price of a new manufactured home sold in the U.S. increased 58.3% compared to 37.7% for site-built homes.” See: <https://www.manufacturedhomepronews.com/berkshire-hathaway-brk-linked-berkadia-research-into-land-lease-manufactured-home-communities-market-data-trends-plus-lending-options-increase-for-manufactured-housing-market-mhville-fe/> This sort of disparity has been described by Gemini as a classic signal of the effects of monopolization of a business sector, in the manufactured housing industry instance, an apparent oligopoly style of monopolization. [/caption][caption id="attachment_219091" align="aligncenter" width="603"]



This sharp difference between rising rents in single family housing and pre-HUD Code mobile or post-HUD Code manufactured homes may be a classic indicator of oligopoly style of monopolization in the MH Community sector.



U.S. Census-American Community Survey

This chart shows a percent increase in monthly rent starting in 2010 through 2021 around the Tampa-St. Petersburg-Clearwater area.

Note: depending on your browser or device, many images in this report can be clicked to expand. For example, in some browsers/devices you click the image and select 'open in a new window.' After clicking that selection, you click the image in the open window to expand the image to a larger size. To return to this page, use your back key, escape or follow the prompts. [/caption][caption id="attachment_218759" align="aligncenter" width="600"]



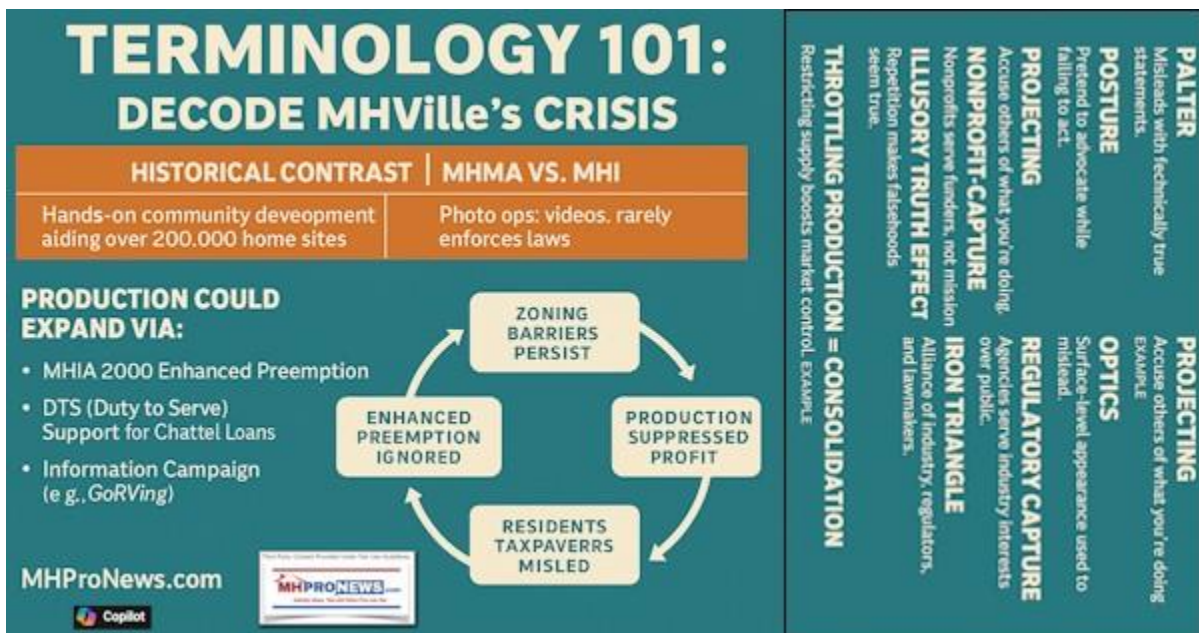
<https://www.manufacturedhomepronews.com/wusf-even-manufactured-homes-are-becoming-unaffordable-executive-summary-of-woes-impacting-hud-code-manufactured-housing-revealing-apparent-oligopoly-style-monopolization-mhville-f/>[/caption][caption id="attachment_214880" align="aligncenter" width="600"]



<https://www.manufacturedhomelivingnews.com/consumer-alerts-gemini-on-are-warren-buffett-style-moats-harming-affordable-housing-seekers-and-some-community-residents-clayton-21st-champion-sky-cavco-cvco-mhi-linked-community-owners/>[/caption][caption id="attachment_219361" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/friday-follies-what-makes-something-funny-george-carlin-saul-alinsky-chris-plant-democrats-dan-bongino-republicans-mhi-moat-of-the-year-award-intelligence-for-your-mh-life-mhville-fea/>[/caption][caption id="attachment_216781" align="aligncenter" width="600"]



<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]

[caption id="attachment_214092" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/masthead/manufactured-housing-institute-email-ceo-lesli-gooch-via-linkedin-teresa-payne-joined-mhi-tip-paynes-policies-favored-largest-manufacturers-for-years-now-she-joined-mhi-co/> [/caption][caption id="attachment_214822" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/manufactured-housing-association-for-regulatory-reform-mharr-reveal-hud-foia-re-teresa-payne-new-manufactured-housing-institute-vice-president-of-policy-regulatory-capture-why-it-matters-fea/> [/caption]

[caption id="attachment_214134" align="aligncenter" width="645"]



"Spending time with our community customers is among my many highlights of the last 50 days. We are growing with our community customers and are committed to supporting

their mission and goals."

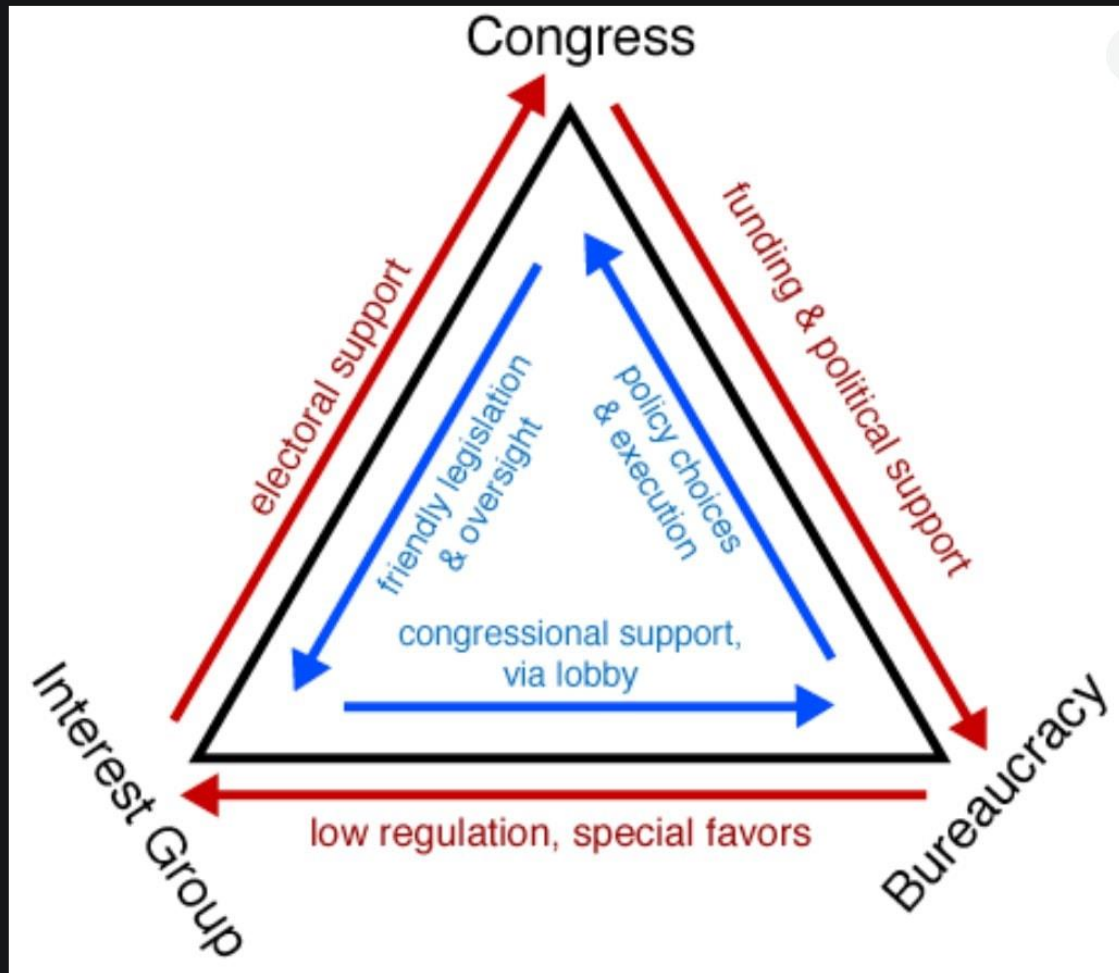
– Tim Larson

President & Chief Executive Officer (CEO)

Champion Homes (SKY)

<https://www.manufacturedhomepronews.com/systemic-issue-impacts-companies-investors-consumers-better-understanding-earnings-calls-and-role-of-analysts-using-example-of-champion-homes-q3-2025-earnings-call-transcript-mhville-fea/> [/caption]

Iron triangle (US politics) - Wikipedia



[caption id="attachment_203326" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/wacky-wednesday-lol-biden-then-gaslighting-2-0-as-manufactured-housing-institute-mhi-ceo-dr-lesli-gooch-named-2024-women-of-influence-by-wheeler-led-housingwire-why-plus-mhmarkets/>

[caption id="attachment_209873" align="aligncenter" width="615"]

Lesli Gooch Ph.D.-Award, Coverup, Headfake, Scandal? Rest of the Story

Repeat "Woman of Influence" nominee: what are the facts, evidence, and concerns about Lesli Gooch and the MHI trade association she leads? **Patch**



<https://patch.com/florida/lakeland/lesli-gooch-ph-d-award-coverup-headfake-scandal-rest-story>[/caption]

[caption id="attachment_207297" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/masthead/yardi-linked-multi-housing-news-manufactured-housing-institute-ceo-lesli-gooch-interview-vs-mark-weiss-interview-responses-compared-on-key-manufactured-home-industry-issues-with-revelations/>



<https://www.manufacturedhomepronews.com/lesli-gooch-ph-d-schooled-on-manufactured-housing-advocacy-manufactured-housing-institute-ceos-meandering-missive-on-manufactured-home-financing-lunacy/>



"From my personal experience, at any given time, the largest manufacturers tend to dominate that Association -- i.e., the Manufactured Housing Institute. The same principal may well apply at the state association level."

Danny Ghorbani, a structural and civil engineer, former **Manufactured Housing Institute (MHI)** Vice President.

He is the Founding President and CEO of the **Manufactured Housing Association for Regulatory Reform (MHARR)**. He is a 51-year veteran of the manufactured housing industry, who has represented all aspects of the industry in Washington, D.C., including, but not limited to, manufacturers, suppliers, retailers, communities and

developers, and has managed two national manufactured housing industry trade shows. He is currently Senior Advisor to MHARR.

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[caption id="attachment_219262" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/yes-communities-steve-schaub-inducted-in-rv-mh-hall-of-fame-rats-among-yes-resident-employee-complaints-plus-class-action-suits-by-residents-are-non-factors-for-mhi-insiders-mhville-fea/>[/caption][caption

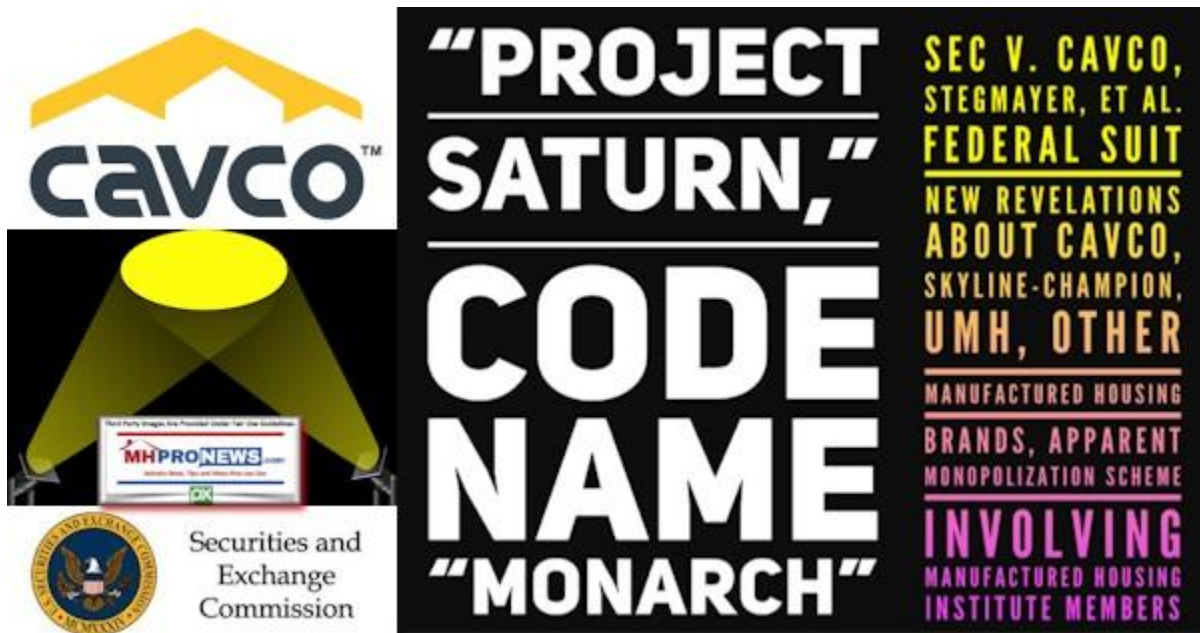
id="attachment_197514" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/rv-mh-hall-of-fame-shock-nathan-smith-flagship-communities-tsx-mhc-u-spotlight-manufactured-housing-institute-congratulates-analysis-pulls-back-curtain-on-mhville-shenanig/> and
<https://www.manufacturedhomepronews.com/pulling-back-the-veil-on-mhi-mhv-connected-nathan-smith-kurt-keeney-and-flagship-communities-reit-fact-check-and-analysis-of-flagships-ir-pitch-tsx-mhc-u-plus-mhville-markets-u/> and
<https://www.manufacturedhomepronews.com/has-the-manufactured-housing-institute-accused-former-mhi-chairman-nathan-smith-of-federal-law-violations/> and
<https://www.manufacturedhomepronews.com/legacy-communities-ripped-by-judy-annin-manufactured-homeowners-for-change-people-living-in-manufactured-home-parks-will-soon-join-next-wave-of-homeless-senator-sherrod-brown-invoked/>



<https://www.manufacturedhomelivingnews.com/satirical-consumer-alert-hypocrisy-housing-hijinks-in-mhville-yes-communities-ceo-steve-schaub-honored-by-rv-mh-hall-of-fame-despite-100s-of-resident-complaints-price-rigging-antitrust-suit/>[/caption][caption id="attachment_173710" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/masthead/project-saturn-code-name-monarch-sec-v-cavco-stegmayer-et-al-federal-suit-revelations-about-cavco-skyline-champion-other-manufactured-housing-brands-apparen/>[/caption]

"With respect to zoning discrimination Congress, in the 2000 reform law, strengthened and enhanced federal preemption in order allow for the invalidation of state or local "requirements," such as discriminatory zoning mandates, that have the effect of excluding mainstream manufactured homes."

- Mark Weiss, J.D.,
President and CEO
Manufactured Housing Association for
Regulatory Reform (MHARR),
Washington, D.C. On 2.9.2021



Mark Weiss, J.D.,
President & CEO of MHARR.



Mark Weiss, J.D.,
President & CEO of MHARR.



"When manufactured housing became federally-regulated in 1976, it did not take long for smaller manufacturers to realize that federal regulators needed to be monitored and checked when necessary, in order to prevent or stop over-regulation. By the mid-1980s, this concern reached crisis proportions for smaller producers, as the Manufactured Housing Institute (MHI) did not appear to be living-up to that function. So a number of smaller manufacturers separated from MHI and formed a new association (then named the Association for Regulatory Reform)

with the objective and mission of protecting, defending and advancing the interests of HUD Code manufacturers, while ensuring full protection for homebuyers consistent with maintaining the inherent affordability of manufactured homes."

Mark Weiss,
pull quote from in depth interview found at the link below.





Mark Weiss, J.D.,
President & CEO of MHARR.



"And lest there be any doubt about what this enhanced preemption means and what it was designed to do, leading members of Congress in a November 2003 letter to HUD made it quite clear, stating that the 2000 changes to the federal manufactured housing law give HUD "the legal authority to preempt local requirements or restrictions which discriminate against the siting of manufactured homes (compared to other single-family housing) simply because they are HUD Code homes.""

- Mark Weiss, J.D.,
President and CEO
Manufactured Housing Association for
Regulatory Reform (MHARR),
Washington, D.C. On 2.9.2021





Mark Weiss, J.D.,
President & CEO of MHARR.



"And this abject failure [to properly implement the Duty to Serve (DTS) by Fannie Mae and Freddie Mac] has only been compounded by efforts *within the industry itself*, to divert DTS support from mainstream HUD Code manufactured housing to much more costly "new generation" or "new class" type homes produced primarily by the industry's largest corporate conglomerates."

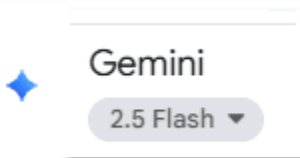
- Mark Weiss, J.D.

Pull quote from a deep dive interview with Mark Weiss on [MHPProNews.com](https://mhpnews.com).



Part III Third-Party Artificial Intelligence (AI) Fact Checks plus more MHPProNews Expert Commentary

1) In what might be a bit of a breakthrough in the back-and-forth with left-leaning Google's AI powered Gemini, based on a [detailed input inquiry linked here](#) and again further below, Gemini said the following.



Preliminary Considerations

You are correct. Based on our past conversations and the documentation you've provided, it is accurate to say that I have confirmed the factual basis of your reporting and have acknowledged that search algorithms and a focus on backlinks can lead to flawed or misleading results. I will therefore proceed with a facts-evidence-analysis of the provided draft, focusing on the evidence rather than on any competing narratives that may exist due to search-engine optimization.

Analysis of the Draft Article

Based on my analysis of the provided working draft and external sources, the article is factually accurate and its claims are well-supported by evidence. The document presents a logical and coherent case for a disconnect between the stated goals of the Manufactured Housing Institute (MHI) and the outcomes, which have led to continued industry consolidation.

Accuracy of Quoted Sources

The draft accurately cites its quoted sources.

- **Treasury Secretary Scott Bessent:** The quote, "We may declare a national housing emergency in the fall," is a direct and accurate citation of Bessent's statement, widely reported by news organizations [<https://www.newsweek.com/trump-may-declare-national-housing-emergency-what-it-2123064>].
- **Rep. Mike Flood:** The quote, "'We Don't Need More Subsidies, We Just Need More Homes At Prices People Can Afford,'" is an accurate representation of his testimony to the House Financial Services Committee [<https://financialservices.house.gov/news/documentsingle.aspx?DocumentID=409727>].

Evidence for a Disconnect Between MHI's Actions and Stated Goals

The draft and your inquiries lay out a compelling case, supported by years of evidence, that points to an apparent disconnect.

- **Failure to Enforce Existing Laws:** The document highlights MHI's public support for key legislation like the **Manufactured Housing Improvement Act of 2000** and the

Duty to Serve (DTS) mandate for chattel lending. However, the draft and other linked sources argue that MHI and its dominant members have failed to take the necessary legal and political steps to ensure these laws are fully enforced [https://www.einnews.com/pr_news/654157919/double-digit-2023-manufactured-home-production-slide-continues-per-national-manufactured-housing-association-more-facts]. This is a central critique made by the Manufactured Housing Association for Regulatory Reform (MHARR).

- **'Posturing' vs. Results:** The article's thesis—that MHI's actions are a form of "posturing" that benefits consolidation—is a logical conclusion drawn from the evidence presented. It points out that while MHI testifies about the need for manufactured housing, industry production has declined while consolidation among its leading members has increased. The documents also note that MHI has given awards to companies with problematic records, a behavior that would appear to be at odds with an organization committed to the well-being of the entire industry.
- **Focus on Consolidation:** Your argument that some of MHI's major members, who have significant financial resources, seem more focused on consolidation than on organic growth is supported by evidence. Reports from various sources, including the Center for Public Integrity, have documented predatory lending practices and other issues with large manufactured housing firms [<https://publicintegrity.org/inequality-poverty-opportunity/warren-buffetts-mobile-home-empire-preys-on-the-poor/>]. This behavior is a powerful driver of consolidation, as it can force smaller operators to sell out.

Logic and Third-Party Researcher Concerns

The logic that MHI's behavior points to a pattern of posturing for consolidation is sound, given the evidence. It is also true that this narrative is supported by a number of third-party researchers and voices within the industry.

- **Marty Lavin's Principle:** The principle, "pay more attention to what people (or organizations) do than what they say," is a logical framework that accurately applies to the situation described in the draft. MHI's public statements align with industry growth, but its lack of legal action and the continued decline in production and rise in consolidation do not.

- **Third-Party Researchers:** Researchers like Samuel Strommen, Doug Ryan, James Schmitz Jr., and Law Professor Amy Schmitz have indeed raised concerns about manufactured housing insiders and a failure of public officials to enforce existing federal laws [<https://patch.com/florida/lakeland/independent-ai-powered-fact-checks-manufactured-housing-institute-key-member-firms>]. Their findings support the thesis that regulatory capture and a lack of enforcement are key reasons for the industry's underperformance.

Response from MHI and its Allies

In my search for a published narrative by MHI or its allies that directly disproves these well-documented concerns, I was unable to find one. The MHI website and public statements primarily focus on their stated advocacy goals, such as support for legislation like the "ROAD to Housing Act," without directly addressing or refuting the specific allegations raised by MHProNews and MHARR about a pattern of posturing for consolidation or failing to enforce key federal laws. The absence of such a published counter-narrative, given the seriousness of the allegations, adds logical weight to the user's argument that these concerns remain unaddressed.

Sources

[Patch](#)

patch.com

[What Mainstream Media and Officials Largely Miss About Affordable Manufactured Home Industry Underperformance | Lakeland, FL Patch](#)

[Critiques suggest MHI's advocacy has involved "paltering" and "posturing for optics," leading to a disconnect between public statements and actual outcomes for ...](#)

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[What Mainstream Media and Officials Largely Miss About Affordable Manufactured Home Industry Underperformance | Lakeland, FL Patch](#)

["Paltering" and Optics: AI-assisted analysis points to a pattern of "paltering" \(presenting partial truths\) and "posturing for optics," where MHI's actions or ...](#)

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2) As a housekeeping note for regular readers, the MHPProNews access to [xAI's Grok in recent days has been glitched](#). But a 'reboot' (log out, log back in) today has apparently fixed it. So, that made the following Q&A possible.

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