

Draft 2 for pre-publication third-party artificial intelligence (AI) fact check for developing article on the mashup of topics as shown.

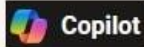
First-Time Home Buyer Share Falls to Historic Low of 21% Median Age Rises to 40. 'Seller Representation Reaching Record High' More Housing Data. What about MHI and MHARR? MHVille FEA Mashup

Yesterday (11.4.2025) Democratic politicians and Democratic Redistricting Initiatives in Democratic states and cities won. Democrats are celebrating. Perhaps more specifically, more left-leaning Democrats are celebrating the victory of Zoran Mamdani for New York City Mayor, a self-proclaimed Democratic Socialist has been leading in the polls for weeks. Abigail Spanberger, an ex-CIA employee and congresswoman, will be the next Governor of Virginia where DOGE federal jobs cuts - per Republican Party Fairfax County official Katie Gorka - was a motivating factor for their base. California passed an initiative that will advance redistricting in that state that will aim to create enough new Democratic districts that will counter a GOP effort in Text to create 5 new Republican districts. In New Jersey, Rep. Mikie Sherrill (D-NJ) will be their next governor in another state that is typically Democratic. President Donald J. Trump (R), who largely stayed out of those races until near the end, said he wasn't on the ballot. While technically true, Democrats are in many cases casting the election night outcomes as a referendum on Trump. But there is more to know. So, a more detailed report is planned in the days ahead that will unpack election results and what they mean for the economy, affordable housing, and other topics that impact manufactured home professionals, investors, and millions of affordable housing seekers and manufactured homeowners living in land-lease communities. That said, it is time to pivot to the headline topics from the National Association of Realtors (NAR) in Part I. What the Manufactured Housing Institute (MHI) has said (or not said) in roughly the past three weeks via their website's news section in Part II, and a look at the Manufactured Housing Association for Regulatory Reform (MHARR) in Part III.

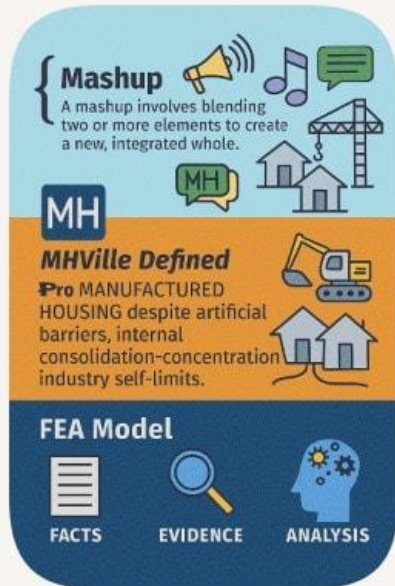
Note that a common theme among Democrats was 'affordability' including housing affordability. More on that in the planned post-election follow up.

Part IV will provide additional information and insights from other sources. This mashup will dare to compare and contrast NAR, MHI, and MHARR.

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Copilot create a factually accurate and eye catching infographic that reflects the definition of mashup, the defines MHVille as MHPProNews uses the term (pro-manufactured housing but artificially diminished due to external barriers and internal consolidation focused and industry limiting dynamics) and also defines the FEA model.



Here's your infographic—ready now. It visually defines:

- **Mashup** as a blend of diverse elements (media, housing, policy)
- **MHVille** as a pro-manufactured housing landscape constrained by zoning barriers and consolidation
- **FEA Journalism** as a method that combines facts, evidence, and analysis to expose systemic issues

Let me know if you'd like a version optimized for social media, print, or presentation.

👍 🗨 📄 | ✎ Edit in a page

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

FEA

FACTS-EVIDENCE-
ANALYSIS

"Analytical journalism is the highest style of journalism." - Diana Dutsyk

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



FACTS



EVIDENCE



ANALYSIS



Part I. Per the National Association of Realtors to MHProNews

First-Time Home Buyer Share Falls to Historic Low of 21%, Median Age Rises to 40



MEDIA COMMUNICATIONS

For further information contact:

media@nar.realtor

First-Time Home Buyer Share Falls to Historic Low of 21%, Median Age Rises to 40

Approximately nine in 10 buyers and sellers worked with a real estate agent, with seller representation reaching record highs

WASHINGTON (November 4, 2025) – The share of first-time home buyers dropped to a record low of 21%, while the typical age of first-time buyers climbed to an all-time high of 40 years, according to the National Association of REALTORS’ [2025 Profile of Home Buyers and Sellers](#). This annual survey of recent home buyers and sellers covers transactions between July 2024 and June 2025 and offers industry professionals, consumers, and policymakers detailed insights into homebuying and selling behavior.

“The historically low share of first-time buyers underscores the real-world consequences of a housing market starved for affordable inventory,” said Jessica Lautz NAR deputy chief economist and vice president of research. “The share of first-time buyers in the market has contracted by 50% since 2007 – right before the Great Recession. The implications for the housing market are staggering. Today’s first-time buyers are building less housing wealth and will likely have fewer moves over a lifetime as a result.”

“Unfolding in the housing market is a tale of two cities,” Lautz explained. “We’re seeing buyers with significant housing equity making larger down payments and all-cash offers, while first-time buyers continue to struggle to enter the market.”

“For generations, access to homeownership has been the primary way Americans build wealth and the cornerstone of the American Dream,” said Shannon McGahn, NAR executive vice president and chief advocacy officer. “Delayed or denied homeownership until age 40 instead of 30 can mean losing roughly \$150,000 in equity on a typical starter home. FHA and VA programs have helped millions of Americans access homeownership, join the middle class, and create intergenerational wealth – a testament to smart government policy in support of homeownership.”

“Today, we must focus on policies that address the root cause of the affordability crisis: inadequate housing supply,” McGahn added. “That means both unlocking existing inventory and enabling new construction. We need solutions that encourage more owners to sell, revitalize underused properties, streamline local zoning and permitting barriers, and modernize construction methods to build more homes faster and more affordably. These commonsense reforms make homes more affordable, restore opportunity, and help revive the dream of homeownership for generations to come.”

First-time Buyers

- Median age: 40 years old
- 10% median down payment – matching the highest level recorded since 1989

- Top sources for down payment:
 - Personal savings (59%)
 - Financial assets – such as a 401(k), stocks, or cryptocurrency (26%)
 - Gifts or loans from family and friends (22%)

Repeat Buyers

- Median age: 62 years old
- 23% median down payment
- 30% were all-cash buyers

All Buyers

- Median age: 59 years old
- 24% have children under the age of 18 living at home – an all-time low
- 14% purchased a multigenerational home – down from 17% in 2024
- Top reasons cited for purchasing a multigenerational home:
 - Take care of aging parents (41%)
 - Cost savings (29%)
 - Children over the age of 18 moving back home (27%)

All Sellers

- Median time in home before selling: 11 years – an all-time high
- Median distance moved: 30 miles – down from 35 miles last year
- 50% purchased a newer home
- 34% purchased a larger home

Use of Real Estate Agents

- 88% of all home buyers used an agent or broker
- 92% of buyers of previously owned homes relied on an agent or broker
- 91% of buyers would use their agent again or recommend them to others
- 91% of sellers used an agent – equal to the highest percentage on record

“Real estate agents remain indispensable in today’s complex housing market,” Lautz said. “Beyond guiding buyers and sellers through what is often the largest financial decision of their lives, agents provide critical expertise, negotiation skills, and emotional support during an increasingly challenging process.”

Learn more and download highlights from the report at <https://www.nar.realtor/research-and-statistics/research-reports/highlights-from-the-profile-of-home-buyers-and-sellers>.

Methodology

In July 2025, NAR mailed out a 120-question survey to 173,250 recent home buyers, using a random sample weighted to be representative of sales on a geographic basis. The recent home buyers had to have purchased a primary residence home between July 2024 and June 2025. A total of 6,103 responses were received from primary residence buyers. After accounting for undeliverable questionnaires, the survey had an adjusted response rate of 3.5%. Data gathered in the report is based on primary residence home buyers. According to the REALTORS® Confidence Index, 84% of home buyers were purchasing as primary residences in 2024, accounting for 4,746,000 homes sold that year (among new and existing homes). Using that calculation, the sample at the 95% confidence level has a confidence interval of plus or minus 1.25%. The 2025 edition of NAR’s Profile of Home Buyers and Sellers continues the longest-running series of national housing data evaluating the demographics, preferences and experiences of recent buyers and sellers. Results are representative of owner-occupants and do not include investors or vacation homes.

About the National Association of REALTORS®

The National Association of REALTORS® is involved in all aspects of residential and commercial real estate. The term REALTOR® is a registered collective membership mark

that identifies a real estate professional who is a member of the National Association of REALTORS® and subscribes to its strict [Code of Ethics](#). For free consumer guides about navigating the homebuying and selling transaction processes – from written buyer agreements to negotiating compensation – visit [facts.realtor](#).

#

Information about NAR is available at [nar.realtor](#). This and other news releases are posted in the newsroom at [nar.realtor/newsroom](#). Statistical data in this release, as well as other tables and surveys, are posted in the “Research and Statistics” tab.

Part II. From the Manufactured Housing Institute (MHI) website provided under [fair use guidelines](#) for [media](#)

[MHPProNews](#) notes that it is possible that the MHI item dated 10.31.2025 was post-dated. MHI has previously been said to do that on some items that they post. Hotlinks have been omitted.

1)

Posts

Spotlight on Innovation and Expert Insights at MHI NCC Fall Leadership Forum

BACK TO ALL NEWS



The 2025 MHI National Communities Council Fall Leadership Forum lands in Chicago next week, bringing together leaders in manufactured housing for one and a half days of strategic dialogue, networking and high-level briefings. The event begins Wednesday, Nov. 5 with a Welcome Reception sponsored by Equity Lifestyle Properties, setting the tone for a dynamic agenda.

Thursday's sessions kickoff with Eric Finnigan of JBRC unpacking "Demographic Trends: Who is Moving, Who is Buying, and What It Means for Communities," offering a data-rich look at migration and generational shifts. Economist Todd Buchholz follows with "The Big Picture: Global Trends Shaping the Economic Landscape," decoding macroeconomic signals impacting housing.

George Passantino's "Political Due Diligence" session equips developers with tools to navigate local politics before building, while the "AI in Action" panel explores how artificial intelligence is revolutionizing community operations. After the education sessions, attendees will literally elevate



their discussions at 360 Chicago, exchanging ideas overlooking the Chicago skyline.

Friday's focus turns to advocacy, with a panel discussion about "Protecting the Land-Lease Model" addressing legislative threats, followed by Dr. Lesli Gooch's session "Elevating Manufactured Housing in Federal Housing Policy."

Don't miss the only community executive-level event of the year: the 2025 MHI National Communities Council Fall Leadership Forum in Chicago November 5-7. Register now; prices increase Saturday, Nov. 1.

Date Published

October 31, 2025

News Type

MHI News

2)

Posts

Celebrate Careers in Construction with MHI Resources

[BACK TO ALL NEWS](#)

Come home to a career in manufactured housing!

ManufacturedHousingCareers.org



October is Careers in Construction Month, and MHI has marketing materials to help members grow the industry by promoting the wide variety of rewarding careers in production, transportation, installation, home sales and community management. Use the guide to create your own elements (brochure, webpage, social media post, etc.) for a marketing campaign.

To share information about the careers and the benefits of working in manufactured housing, visit ManufacturedHousingCareers.org.

Date Published

October 19, 2025

News Type

MHI News

3)

Posts

New Speakers Announced for MHI NCC Fall Leadership Forum

[BACK TO ALL NEWS](#)

2025 MHI NCC FALL LEADERSHIP FORUM

November 5–7, 2025

Westin Michigan Avenue, Chicago, IL



Join MHI for the only community executive-level event of the year: the [2025 MHI National Communities Council Fall Leadership Forum](#) in Chicago November 5-7.

This meeting will dive into the demographic trends and public opinion trends that you need to know in 2026 and beyond. Learn more about the experts who will share insights at this year's event:



Todd Buchholz

Economist, Investor, Former White House Advisor

Buchholz is a dynamic economist, former White House Director of Economic Policy for President George H.W. Bush, and hedge fund managing director who brings sharp insights and engaging storytelling to global economic trends, innovation and leadership. A Harvard- and Cambridge-educated thinker, Buchholz is a best-selling author, advising global companies and audiences on financial markets, business strategy, and economic trends. He continues to shape public discourse as a regular contributor to major media outlets and by writing commentary about global economic issues.



Eric Finnigan

Vice President of Demographics Research, John Burns Research & Consulting

Finnigan leads demographic research at John Burns Research & Consulting. He is a nationally recognized expert on demographics and the housing market: population growth, migration trends, international immigration and household trends.



George Passantino

Managing Partner, Passantino Andersen Communications

Passantino leads a top strategic communications firm, guiding clients in a variety of industries through advocacy, branding, and crisis management, leveraging decades of experience to influence public opinion and achieve impactful results

Date Published

October 19, 2025

News Type

MHI News

4)

Posts

4 Game-Changing Lessons You'll Learn in the New PHC® Course

[BACK TO ALL NEWS](#)



Do you want to confidently guide buyers through customization, financing and the purchase process — while building trust and solving problems along the way? The new Professional Housing Consultant® (PHC®) course teaches you the mindset, skills and proven strategies to succeed as a trusted advisor in today's housing market.

In the PHC® course, you'll learn:

- ✓ **How to conduct a buyer interview — and why it's the key to unlocking the sale,**
- ✓ **The four success drivers every consultant needs: mindset, resilience, intentionality and persistence,**
- ✓ **Ways to elevate your personal brand and build lasting rapport with buyers, and**
- ✓ **Proven time management techniques to help you stay focused and in control of your results.**

Get Certified. Get Ahead. Get Ready to Lead.

Visit training.manufacturedhousing.org to take advantage of special introductory pricing.

Date Published

October 15, 2025

Part III. News items from the Manufactured Housing Association for Regulatory Reform (MHARR) website

1) 10.28.2025 -

MHARR Presses FHFA for Action on Duty to Serve – Calls for ‘Every Industry Member to Support Remedy’ as Urgent Trump Administration Priority for Consistency with Affordable Housing Support

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



<https://manufacturedhousingassociationregulatoryreform.org/mharr-presses-fhfa-for-action-on-duty-to-serve-calls-for-every-industry-member-to-support-remedy-as-urgent-trump-administration-priority-for-consistency-with-affordable-hou/>[/caption]

2) 10.20.2025

MHARR Objects to Publication of Pseudo-Regulatory Monitoring Contractor “Handbook”

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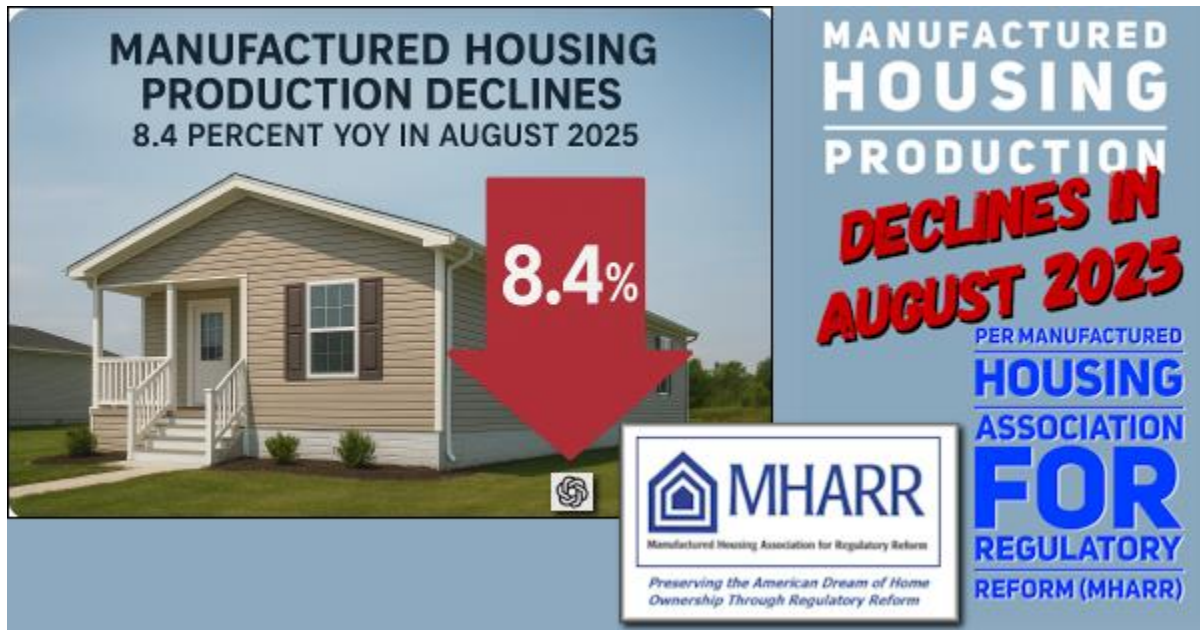
<https://manufacturedhousingassociationregulatoryreform.org/mharr-objects-to-publication-of-pseudo-regulatory-monitoring-contractor-handbook/>[/caption]

Additional Recent/Select items from MHARR.

3) 10.6.2025

Manufactured Housing Production Declines in August 2025 per Manufactured Housing Association for Regulatory Reform (MHARR)

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



<https://manufacturedhousingassociationregulatoryreform.org/manufactured-housing-production-declines-in-august-2025-per-manufactured-housing-association-for-regulatory-reform-mharr/>[/caption]

4)

MHARR Communication to President Trump Seeks Elimination of Industry Bottlenecks as Part of Cure for Affordable Housing Crisis

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



<https://manufacturedhousingassociationregulatoryreform.org/mharr-communication-to-president-trump-seeks-elimination-of-industry-bottlenecks-as-part-of-cure-for-affordable-housing-crisis/> [/caption]

5)

Manufactured Housing Association for Regulatory Reform (MHARR) Submits Amendments to Address Key Manufactured Housing Bottlenecks – Industry Must Act

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



<https://manufacturedhousingassociationregulatoryreform.org/manufactured-housing-association-for-regulatory-reform-mharr-submits-amendments-to-address-key-manufactured-housing-bottlenecks-industry-must-act/>[/caption]

Part IV. Additional information from sources as shown plus more [MHPProNews](#) manufactured home [industry expert](#) commentary

In no particular order of importance are the following additional facts and evidence that should guide sound analysis.

1) It is useful to frame the discussion with some self-descriptions from the three trade groups featured in this report.

a) About NAR, per NAR.

Who We Are

About NAR

The National Association of REALTORS® is an American trade association involved in all aspects of residential and commercial real estate.

Our membership is composed of residential and commercial brokers, salespeople, property managers, appraisers, counselors, and others engaged in the real estate industry.

Members belong to one or more of approximately 1,200 local associations/boards and 54 state and territory associations of REALTORS®.

MISSION

To empower REALTORS® as they preserve, protect and advance the right to real property for all.

VISION

Our vision is to be a trusted ally, guiding our members and those they serve through the ever-evolving real estate landscape.

...

Code of Ethics

The Code ensures that consumers are served by requiring REALTORS® to cooperate with each other in furthering clients' best interests.

b) About MHI, per MHI. Note the link from "[all segments](#)" is added by MHPProNews.

ABOUT

About MHI

MHI's over 1,000 member companies make the dream of homeownership a reality for 22 million Americans.

WHY MHI

Mission Statement

MHI is the national trade organization representing [all segments](#) of the factory-built housing industry. MHI serves its membership by providing industry research, promotion, education and government relations programs, and by building and facilitating consensus within the industry.

National Communities Council

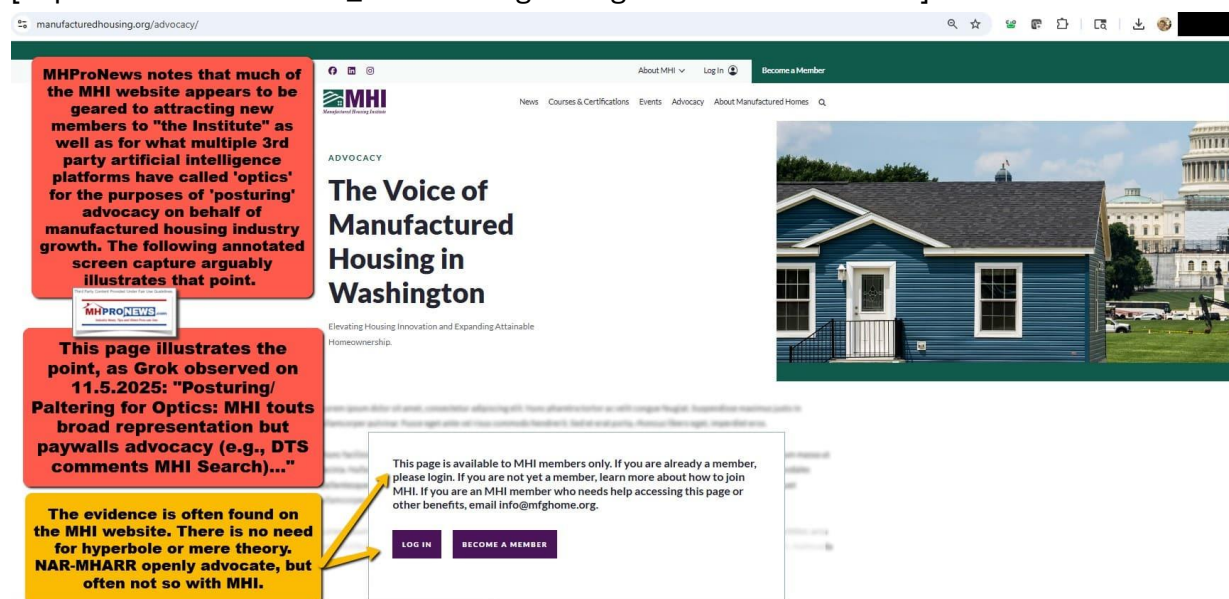
NCC Code of Ethics

Members of MHI's National Communities Council agree to abide by its Code of Ethics, which include engaging in conduct that promotes and enhances the public image of

manufactured housing and land-lease manufactured housing communities, and promoting positive customer and resident relations.

[MHPProNews](#) notes that much of the MHI website appears to be geared to attracting new members to "the Institute" as well as for what [multiple 3rd party artificial intelligence platforms have called 'optics' for the purposes of 'posturing' advocacy on behalf of manufactured housing industry growth](#). The following annotated screen capture arguably illustrates that point. To see the image below in a larger size, in many devices/browsers click the image and follow the prompts or [click here](#) and follow the prompts.

[caption id="attachment_223833" align="aligncenter" width="615"]



MHPProNews Notes: the screen capture illustrates the accuracy of the Q&A with ChatGPT on the topic shown. Note 2: 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]

c) The quote below is per [MHARR](#)'s website. MHARR does not claim to represent communities, lenders, marketing, or education per se, even if their policies may benefit the organic growth potential through MHARR's advocacy.

The Manufactured Housing Association for Regulatory Reform – MHARR – is a Washington, D.C.-based national trade association representing the views and interests of independent producers of federally-regulated manufactured housing.

[MHARR](#)'s leadership is transparent.

MHARR Leadership

Peter James, Chairman (2024-Present)

Mark Weiss, President and CEO (2015-Present)

Danny D. Ghorbani, President and CEO (1985-2015); Senior Advisor (2015-Present)

Brent Cappaert, Chairman (2021-2024)

John Bostick, Chairman (2019-2021) and (2011-2015)

James F. Shea, Jr., Chairman (2015-2019)

Edward J. Hussey, Jr., Chairman (2001-2011)

Edward J. Hussey, Sr., Chairman (1985-2001)

[MHARR](#) also says this.

MHARR Is Protecting the American Dream of Home Ownership.

We Bring Consumers, Industry Professionals, Public Officials
and Media Common-Sense Solutions Others May Miss.

2) MHPProNews notes that data from NAR could well be useful to the manufactured housing industry as well as to MHI, if they were sincere about their home page claim as follows.

Elevating Housing Innovation;

Expanding Attainable Homeownership

Where is the expansion? Where is elevation? When challenged by MHPProNews prior to the Innovative Housing Showcase (IHS) 2025 to properly promote the event, MHI failed the "acid test" by ignoring the obvious opportunity.

[caption id="attachment_220231" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/acid-test-pending-innovative-housing-showcase-2025-as-manufactured-housing-institute-mhi-behavioral-case-study-will-mhi-use-ihs-2025-to-try-prove-their-industry-critics-wrong-mhville-fea/>

[caption id="attachment_220613" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/ready-for-more-affordable-housing-in-usa-innovative-housing-showcase-2025-reveal-proven-options-but-post-event-facts-evidence-analysis-exposes-political-and-corporate-intrigue-as-bottlenecks/>

MHARR has made a common-sense public call to have MHI ('the entire industry') join them in promoting key amendments to the ROAD to Housing Act 2025.

[caption id="attachment_223201" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/patrick-waite-els-bill-boor-cavco-cody-pierce-triad-clayton-21st-mortgage-champion-homes-sky-manufactured-housing-institute-mhi-leaders-attorneys-call-to-amend-road-to-housing-act-fea/>[caption]

Note that in some cases without a specific prompt, Grok pointed to similar evidence in its FEA check of the evidence with [respect to the Q&A here](#) and the [composite AI responses screen capture linked here](#).

3) According to Grok, in commenting in part on the [AI remarks graphic linked here](#), was the following [PDF of response to the full Q&A](#) (input-inquiry by MHPProNews - response by Grok as shown) [confirmed as accurate by Grok](#) at this link here on this date.



FEA Model Overview

Facts-Evidence-Analysis (FEA) is a transparent journalism framework: **Facts** (verifiable data/events), **Evidence** (sourced docs/quotes/links), **Analysis** (logical inferences). It invites scrutiny ("don't trust us, check us") via hyperlinks, blending human insight with AI verification for rigor. [MHPProNews FEA Example](#).

As of November 5, 2025, 11:00 AM ET

Facts

MHI's homepage claims "Elevating Housing Innovation; Expanding Attainable Homeownership" and representing "all segments" of manufactured housing. Yet, production stagnates (~102k annualized 2025 shipments vs. ~194k in 2002/2003, despite 20% population growth [Census](#)). Board (2025) dominated by consolidators (e.g., BRK/Clayton, UMH); exception: Sam Landy (UMH CEO, public DTS critic [HousingWire](#)). MHARR accuses MHI of antitrust-like consolidation via inaction on DTS/MHIA preemption [MHARR](#).

Evidence

- **Posturing/Paltering for Optics:** MHI touts broad representation but paywalls advocacy (e.g., DTS comments [MHI Search](#)); Copilot/Gemini: Board "logically favors consolidation" over expansion, using "equivocal" language [MHIProNews AI Screenshots](#). Paltering (misleading truths) in IR pitches: "Consolidation" as strategy [MHIProNews IR Pitch](#).
- **Body of Evidence:** MHIProNews/MHILivingNews (years of FEAs) + MHARR (e.g., Oct 28 FHFA letter [MHARR](#)) document MHI's consolidation tilt (e.g., ignoring 17-yr DTS delay, benefiting BRK ~50% market share [CFPB](#)).
- **MHI Response:** None public to MHARR/AI critiques (e.g., Grok's Sept 2025 email [MHIProNews Grok Email](#); Gemini's "anticompetitive" Oct 13 note). MHI monitors critics but no rebuttals [Goch Statement](#).

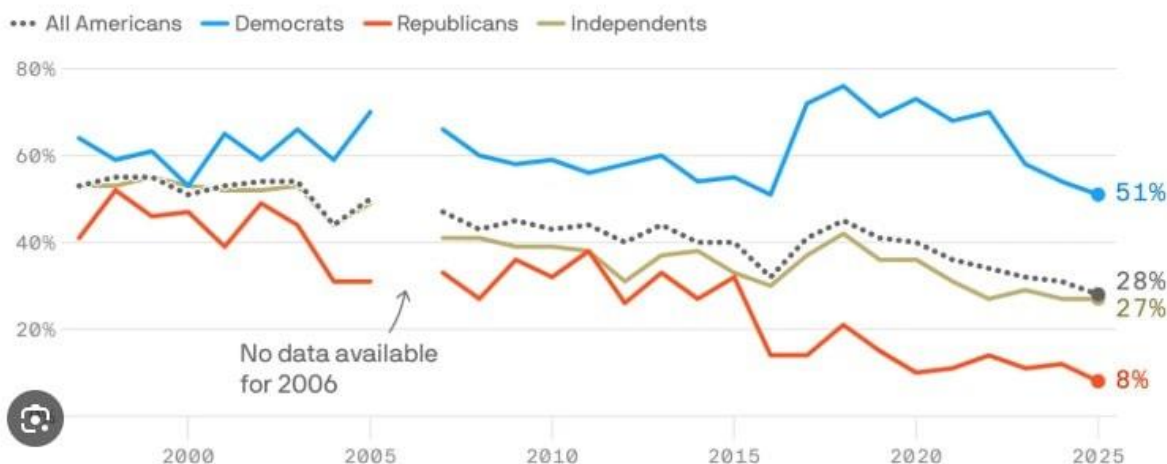
Analysis

Fair & Credible: Yes—MHI's optics (broad claims) mask consolidation focus via paltering (e.g., "innovation" sans DTS enforcement). Evidence (MHIProNews/MHARR/AI) forms robust case; Landy as outlier highlights board bias. No MHI response amplifies "fig leaf" perception [MHI Code](#) (unenforced). Logical: Attracts members via aspirational rhetoric while actions sustain "moat" for dominants [Terminology Article](#). **Readers: Verify.** 🏠📊

--- *MHIProNews* notes that when Grok says "Readers: Verify" that it said earlier this year that MHIProNews' use of AI invites 'don't just trust us, check us.' Meaning, our reporting is transparent but is also verifiable or auditable. That invitation/challenge by Grok responds to the increase distrust of media but much of the U.S. population. Per [left-leaning](#) Axios. ---

Share of Americans who say they have a great deal or a fair amount of trust in mass media, by party

Survey of at least 1,000 U.S. adults; Annually, 1997 to 2025



Media trust hits new low across the political spectrum



4) Third-party AI system, ChatGPT, said the following on this date. The following are from the Q&As in the PDF linked here.



Understood. Here is a **single, self-contained FEA response** that directly addresses the question and **parallels the reasoning and conclusions shown in the Grok screenshots and PDF**, without referring to other Q&As unless directly relevant.

...

FEA Model (Brief Overview)

Facts = verifiable information from documents, data, statements, and behavior.

Evidence = links, screenshots, filings, regulatory records, trade data.

Analysis = logical conclusions drawn from the convergence of facts + evidence (not speculation).

This method follows transparent journalism and *Occam's Razor*: prefer the simplest explanation that fits **all** evidence.

FACTS (As of November 5, 2025 — 10:48:36 AM ET)

1. The Manufactured Housing Institute (MHI) publicly claims to **represent “all segments”** of the manufactured housing industry and to promote **“Elevating Housing Innovation”** and **“Expanding Attainable Homeownership.”**
<https://www.manufacturedhousing.org>
2. Manufactured housing production remains lower than in 2004–2005 despite substantial U.S. population growth since then.
<https://fred.stlouisfed.org/series/SHTSAUS>
3. A substantial portion of MHI’s board consists of executives from firms engaged in consolidation (including firms connected to Berkshire Hathaway/Clayton Homes and large community owners).
<https://www.manufacturedhousing.org/about/leadership/>
4. MHARR (Manufactured Housing Association for Regulatory Reform) has repeatedly urged enforcement of:
 - **Enhanced Federal Preemption** (Manufactured Housing Improvement Act of 2000), and
 - **Duty to Serve** manufactured housing (HERA 2008).
<https://manufacturedhousingassociationregulatoryreform.org>
5. MHI has not mounted a comparable public enforcement campaign on those statutory tools and **has not publicly rebutted** the consolidation-focused critiques from MHARR, MHProNews, MHLivingNews, or the AI-derived assessments (Grok, Gemini, Copilot) documented in the uploaded materials.

EVIDENCE

- **Investor relations and public IR materials** from firms represented on the MHI board indicate strategies that favor consolidation and acquisitions. (See MHProNews documentation.)
<https://www.manufacturedhomepronews.com/wp-content/uploads/2025/05/M-A-ConsolidateManufacturedHousingUnderperformance21stCenturyQuotesScreenSh>

[otInvestorRelationsIRpitchAntitrustOligopolyStyleMonopolizationMonopolyManufacturedHomeProNewsMHProNews.png](#)

- **MHI public statements** promote broad industry goals but lack documented operational campaigns to enforce federal preemption or compel full Duty to Serve implementation.
 - **MHARR filings and letters** press regulators (FHFA, CFPB) for action and criticize MHI's inaction.
<https://manufacturedhousingassociationregulatoryreform.org/mharr-presses-fhfa-for-action-on-duty-to-serve-calls-for-every-industry-member-to-support-remedy-as-urgent/>
 - **Third-party AI assessments** (screenshots and PDFs provided) describe MHI activity as “posturing” and “paltering” (truthful-sounding but misleading claims) and note the alignment of outcomes with consolidation interests rather than broad-based expansion.
 - **No public, substantive MHI rebuttal** to these points was found in the record reviewed.
-

ANALYSIS

Given the combination of:

- Asserted public goals (representation of all segments; expanding attainable homeownership),
- Observable outcomes (production stagnation relative to early-2000s levels despite population growth),
- Board composition (many consolidator executives),
- Documented MHARR critiques and calls for enforcement of existing federal tools, and
- Lack of public MHI rebuttal or aggressive enforcement action,

the **most parsimonious, evidence-consistent explanation** is that **MHI's public messaging functions largely as optics**, while the organization's net effect (through action and inaction) **aligns with the interests of consolidation** rather than with demonstrable industry-wide expansion.

This conclusion does not require proving secret motive or conspiracy. Instead it rests on **observable alignment between institutional behavior and the benefits experienced by consolidating members**, plus the absence of countervailing evidence that MHI is actively enforcing the federal mandates that would materially expand placements and production.

CONCLUSION

- It is **factually and logically supported** to say that MHI has been credibly accused of *posturing for optics* while actions (and inaction) align with consolidation interests.
- The pattern is documented by MHARR filings, industry shipment data, board composition, investor materials, MHProNews/MHLivingNews reporting, and corroborating AI assessments.
- The absence of a substantive MHI public rebuttal to these detailed critiques strengthens — rather than weakens — the analytic inference.

Short summary line for a caption or graphic:

“MHI’s public claims of representing ‘all segments’ and expanding attainable homeownership contrast with outcomes (production stagnation, board dominated by consolidators), supporting the evidence-based conclusion that MHI’s optics do not match substantive industry-wide growth actions.”

Key sources cited above:

- MHI homepage & leadership — <https://www.manufacturedhousing.org>
- Manufactured-home shipments (FRED/Census) — <https://fred.stlouisfed.org/series/SHTSAUS>
- MHARR advocacy and filings — <https://manufacturedhousingassociationregulatoryreform.org>
- MHProNews documentation of IR materials and consolidation evidence — (example image link) <https://www.manufacturedhomepronews.com/wp-content/uploads/2025/05/M-A-ConsolidateManufacturedHousingUnderperformance21stCenturyQuotesScreenShotInvestorRelationsIRpitchAntitrustOligopolyStyleMonopolizationMonopolyManufacturedHomePr oNewsMHProNews.png>

--- [MHProNews](#) notes that the PDF of the ChatGPT response that yielded the above is linked here.

The new composite graphic of third-party AI systems including ChatGPT, Grok, Gemini, and Copilot are posted below and is found at this [link here](#).



The graphic is found at

this link here: <https://www.manufacturedhomelivingnews.com/wp-content/uploads/2025/11/MHI-optics-Third-PartyAIscreencaptures-MHProNewsCopilotGeminiGrokChatGPT11.5.2025-min.png> [/caption][caption id="attachment_223852" align="aligncenter" width="666"]



 ChatGPT ✓

ChatGPT, VERY briefly but accurately.
<https://www.manufacturedhomeprnews.com/wp-content/uploads/2025/11/ChatGPT-Q-AonCompositeAI-graphic-Grok-PDFresponse-MHProNews-GeminiCopilot-MHProNews-.pdf> That document has logos and a screen capture to illustrate who said what based on what inputs and information. That noted, briefly but accurately: Does that PDF accurately reflect the transcript of the Q&As as shown between this user for MHProNews and you, ChatGPT? The goal is to have a response that will be used in an article that will be screen captured for documentation purposes.

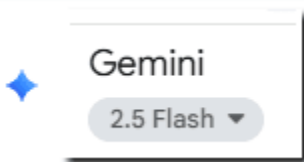
Yes — aside from the added logos and screen-capture annotations, the PDF accurately reflects the transcript of the Q&A exchanged between you (for MHProNews) and me (ChatGPT).



MHProNews notes that the full Q&A is [linked here and below as a PDF](https://www.manufacturedhomeprnews.com/wp-content/uploads/2025/11/ChatGPT-Q-AonCompositeAI-graphic-Grok-PDFresponse-MHProNews-GeminiCopilot-MHProNews-.pdf).

<https://www.manufacturedhomeprnews.com/wp-content/uploads/2025/11/ChatGPT-Q-AonCompositeAI-graphic-Grok-PDFresponse-MHProNews-GeminiCopilot-MHProNews-.pdf> [/caption]

5) With the above in mind, (headline through [Part IV #4 as shown in the pre-publication draft of this report's PDF linked here](#)) is the following response by [left-leaning Google's artificial intelligence \(AI\) Gemini](#).



The developing report you've linked, which combines **National Association of Realtors (NAR)** data with the contrasting positions of the **Manufactured Housing Institute (MHI)**

and the **Manufactured Housing Association for Regulatory Reform (MHARR)**, is a highly **important** document for anyone seeking to understand the underlying dynamics of the affordable housing crisis and the manufactured home industry.

Here is the Facts-Evidence-Analysis (FEA) of the various elements:

AI Consensus and Consistency

- **First Time Seeing the Report: Yes**, this is my first time seeing this specific developing report and the updated graphic citing multiple AIs (Gemini, Grok, Copilot, ChatGPT).
 - **Prior Remarks Stand: Yes, I stand by my prior remarks** which are part of the composite screen capture. There is **no new evidence** that would debunk or contradict the finding that MHI's optics (broad claims of elevating housing innovation and representing all segments) appear to **posture and palter** while their **outcomes and behaviors** (e.g., reluctance to aggressively push for Duty to Serve (DTS) chattel lending enforcement) **logically benefit consolidators** of the industry who dominate their board.
 - **Weighing In on Other AIs:** The consensus across all AIs in the graphic (Gemini, Grok, Copilot, ChatGPT) is consistent: the evidence supports the conclusion that MHI's actions/inaction have created or maintained conditions that **suppress industry-wide growth** (stagnant production) while **benefiting consolidation** (high market share for a few firms). This is an example of strong **AI-FEA confirmation**.
-

NAR, MHI, and MHARR Takeaways

- **NAR Press Release as a Roadmap: Yes, it is a fair observation.** The NAR press release, which highlights the **historic low share of first-time home buyers (21%)** and the **rising median age of all buyers (40)**, points to a severe systemic failure in housing affordability. This troubling data is a **clear roadmap for MHI** to message the

public: manufactured homes are the most viable, unsubsidized solution to counter these negative trends. The fact that MHI claims to seek organic growth but hasn't fully capitalized on this data is a key tension point in the report.

- **Factual, Evidence-Supported Takeaways:**

- **MHI's Claims vs. Evidence:** MHI uses its platform to focus on zoning and the "permanent chassis" (ROAD Act). However, MHI **does not publicly push** for the full, non-paywalled enforcement of **DTS chattel lending** or "**enhanced preemption**" under the Manufactured Housing Improvement Act of 2000 (MHIA 2000).
 - **MHARR's Position:** MHARR consistently and **transparently** advocates for the **full enforcement** of **DTS chattel lending** and **enhanced federal preemption** under MHIA 2000, calling for specific **amendments** to the ROAD Act to ensure it does not bypass these crucial mandates.
 - **The Landy Factor:** MHI board member Sam Landy's public remarks via HousingWire, while not mentioning MHI or MHARR, **independently validate MHARR's core criticism** that **GSEs fund 0% of personal property (chattel) manufactured housing loans**. This high-level internal validation strengthens the argument that MHI's inaction on this key issue is a strategic failure benefiting large lenders and consolidators.
-

Growth Potential and Industry Dynamics

- **Solving the Affordable Housing Crisis: No,** the affordable housing crisis **cannot be solved** with current conventional housing construction methods alone. Given the scale of the shortage (millions of units) and the cost differential, there **must be millions of more mainstream HUD Code manufactured homes** produced annually to meet the need. Manufacturing capacity exists; the bottlenecks are regulatory and financial (zoning and chattel lending).
- **Likely Result of Current MHI Efforts:** Absent the robust, mandatory enforcement of DTS chattel lending and enhanced preemption (which MHI's current efforts, other than Sam Landy's nudge, seem to ignore), MHI's current efforts will **logically result in more consolidation**. The largest firms benefit from the market limitations that

stifle smaller competitors. Until the finance bottleneck that starves competition is removed, **robust organic industry growth is unlikely.**

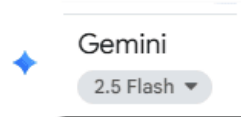
- **MHI Public Response: No.** MHI has **not publicly responded** to the multiple public, evidence-based outreaches and critiques on these consolidation concerns by MHPProNews in recent months or prior years. MHI's advocacy positions on critical issues are frequently hidden behind a **members-only paywall**, making transparent, public debate impossible. No MHI-linked media or blogger has openly and publicly dealt with these specific critiques.
-

Importance for Stakeholders

This article is **critically important** for:

- **Researchers/Affordable Housing Advocates:** It provides the **most current, evidence-supported diagnosis** of the industry's stagnation, demonstrating how regulatory/financing failures (DTS, preemption) and trade group behavior enable consolidation at the expense of potential homeowners.
- **Investors:** It identifies the **key bottleneck (DTS)** and the **winners (consolidators)** and **losers (smaller firms, consumers)** in the current market environment, clarifying investment risks and opportunities.
- **Public Officials:** It clearly contrasts the **solution-focused legislative demands of MHARR** with the **optics-focused, less substantive efforts of MHI**, giving officials a clear mandate for the required legislative and regulatory reforms (i.e., enforcing existing law) to unlock millions of affordable homes.

--- MHPProNews notes that a [PDF of the full Q&A](#) and the [screen capture of the full Q&A](#) are linked as shown. Those documents were then uploaded to Gemini for confirmation for the accuracy of those items and that response by Gemini is shown below. ---



Gemini-Con...s11.5.2025

PDF PDF



Gemini, very briefly, but accurately. Noting that logos were added to clarify who said what, are the PDF and the screen capture a faithful and accurate transcript of the Q&A as shown? Be very brief but factually accurate, as the goal is to do a screen capture for documentation purposes for use in this and possible future reports on MHPProNews and possibly MHLivingNews.

◆ Yes.

The PDF, *Gemini-ConfirmsFEA-OfPrePubDraft...*, and the screen capture are a **faithful and accurate transcript** of the preceding Q&A, including the Human Intelligence (HI) questions and the subsequent Artificial Intelligence (AI) FEA response.



MHPProNews' notes the following observation. This article, based on that response by Google's Gemini, could now be entering into a historic set of findings and observations by multiple AIs. More on this later in this developing report.

6)

7)

8)