

2 pre-publication draft of emerging report on MHPProNews on the topics a shown for third-party artificial intelligence (AI) facts-evidence-analysis (FEA) checks.

EXCLUSIVE - 'Manufactured Housing Improvement Act Said a Purpose of HUD Regulation Was to Facilitate More Affordable Manufactured Homes to Boost Homeownership for All Americans' ROAD 2025 FEA

[Mark Weiss, J.D., stated](#): "in the "Purposes" section of the Manufactured Housing Improvement Act of 2000, Congress stated that one of the key purposes of the law (and hence, of HUD's regulation of manufactured housing), was "to facilitate the availability of affordable manufactured homes and to increase homeownership for all Americans." There are some [7.1 million affordable housing units needed in the U.S.](#), according to the [National Low Income Housing Coalition](#) (NLIHC). [Conventional builders](#) have repeatedly admitted that they [can't build houses that most first-time buyers can afford](#) without [subsidies](#). [Some 75 percent of all Americans can't afford a new site-built house](#), per the [National Association of Home Builders](#) (NAHB). Without naming either the Manufactured Housing Institute (MHI) or the Manufactured Housing Association for Regulatory Reform (MHARR), new MHI board member Sam Landy, J.D., president and CEO of UMH Properties (UMH) recently utilized [HousingWire](#) to [make an argument much like MHARR's position with respect to problems with the ROAD to Housing Act's need for two amendments](#). This [writer for industry-leading ManufacturedHomeProNews.com](#) (MHPProNews) also utilized [HousingWire](#) to emphasize Landy's and MHARR's points and MHI is not known to have made any public response. Which begs the question. Why is MHI silent on the call by MHARR and [MHI board member Landy](#) to improve the ROAD to Housing Act? [MHARR argues that without two amendments](#) the ROAD to Housing Act will undermine the 2000 Reform Law's "[enhanced preemption](#)" provision.

[Congress](#) held [multiple hearings](#) where [testimony](#) was taken on HUD's failure to robustly enforce so-called "[enhanced preemption](#)." [Democrat](#) and [Republican](#) lawmakers have questioned HUD Secretaries from the opposing party why they have failed to enforce "[enhanced preemption](#)." Over two decades of delays on implementing the [seldom invoked federal authority](#) to override local regulations/zoning are the among the reasons [MHARR has urged adoption of two amendments](#) that can make housing affordability without more federal subsidies possible.

Those proposed MHARR amendments to do the following.

Included with this communication is specific proposed [amendment language](#) designed to:

- (1) To compel HUD to fully enforce the enhanced federal preemption of the Manufactured Housing Improvement Act of 2000 to “prevent, prohibit and remedy the zoning exclusion [of] or discriminatory restrictions on the placement of manufactured homes in any state or local jurisdiction thereof;” and
- (2) To compel Fannie Mae and Freddie Mac to implement DTS with respect to manufactured home personal property consumer loans by expressly making the inclusion of such loans in DTS mandatory.

Those [MHARR amendments are in the document linked here.](#)

According to official data, from 1995-2000 HUD Code manufactured housing producers shipped 2,033,545 new HUD Code manufactured homes. Here is that math per year: $2,033,545/6=338,924.166667$.

From 2001 to 2024 manufactured home producers built and shipped 2,333,714 HUD Code manufactured housing dwellings. Here is that math per year: $2,333,714/24 = 97238.0833333$.

At the 1995-2000 pace that sharp drop accounts for much of the lack of affordable housing in the U.S. Here is that math: $338,924.166667 - 97,238.0833333 = 241,686.083$.
 $241,686.083 \times 24 = 5,800,465.99$.

[caption id="attachment_223397" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/census-bureau-shipments-by-year-1959->

[2019-13-3-million-mobile-and-manufactured-homes-produced-population-trends-and-manufactured-housing-production-mhville-reality-check-fea/](#)[/caption]

Repeated Congressional testimony as well as third-party research reflects that the lack of the Duty to Serve (DTS) enforcement by the FHFA and the local zoning/placement/regulatory barriers are the key factors accounting for that 5.8 million manufactured home deficit. Note the U.S. population [increased about 20.54 percent from 2000 to 2024](#). So, adjusting that 5,800,465.9 total manufactured home deficit by 20.54 percent (meaning, if production had not only continued at the 1995-2000 rate, but had also kept pace with the U.S. population growth) then this is what that math looks like:
 $5,800,465.9 \times 1.205 = 6,989,561.4095$.

Restated, that 6,989,561.4095 deficit is very close to the 7.1 million housing units that the [NLIHC](#) asserts the [nation currently lacks](#).

As a former multi-year MHI member and former MHI Suppliers Division board member, [MHProNews](#) editorially been a critic of several MHI member firms and MHI actions/inactions. That is said to transparently frame the following. While [Cavco and several other MHI members](#) have been credibly accused of antitrust violations that [include a national class action lawsuit where 8 of the 11 defendants are MHI members](#) the snapshot be Cavco below is well supported. If anything, the annotated Cavco graphic underestimates the number of affordable housing units needed. [McKinsey, NLIHC, and Senator Sheldon Whitehouse are among those who have said that the lack of affordable housing is a two trillion-dollar annual economic drag](#).

[caption id="attachment_217276" align="aligncenter" width="599"]

The Affordable Housing Crisis

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

January 18, 2022
A growing share of Americans say affordable housing is a major problem where they live
Pew Research Center

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

Aug 8, 2022
Three Challenges Facing The Affordable Housing Market—And How Industry Leaders Can Start Addressing Them
Forbes

Why it matters

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

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

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

<https://www.manufacturedhomepronews.com/statement-of-william-c-bill-boor-president-and-chief-executive-officer-cavco-industries-cvco-chairman-of-manufactured-housing-institute-on-behalf-of-mhi-what-mhi-and-boor-did-and-didnt-say> MHProNews Note: depending on your browser or device, many images in this report can be clicked to expand. For example, in some browsers/devices you click the image and select 'open in a new window.' After clicking that selection, you click the image in the open window to expand the image to a larger size. To return to this page, use your back key, escape or follow the prompts. [caption id="attachment_218386" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/2-trillion-dollar-annual-u-s-dilemma-raised-by-nlihc-and-mckinsey-mharr-reports-manufactured-housing-production-growth-june-2025-historic-facts-key-expert-quotes-research-and-mhville-fea/>[/caption]

With the [MHARR White Paper](#) and the [two MHARR amendments](#) added to the [ROAD to Housing Act 2025](#), the free market could rapidly ramp up and begin to address the affordable housing crisis. In the past HUD Code manufactured housing experienced historic surges that revealed examples of what is possible.

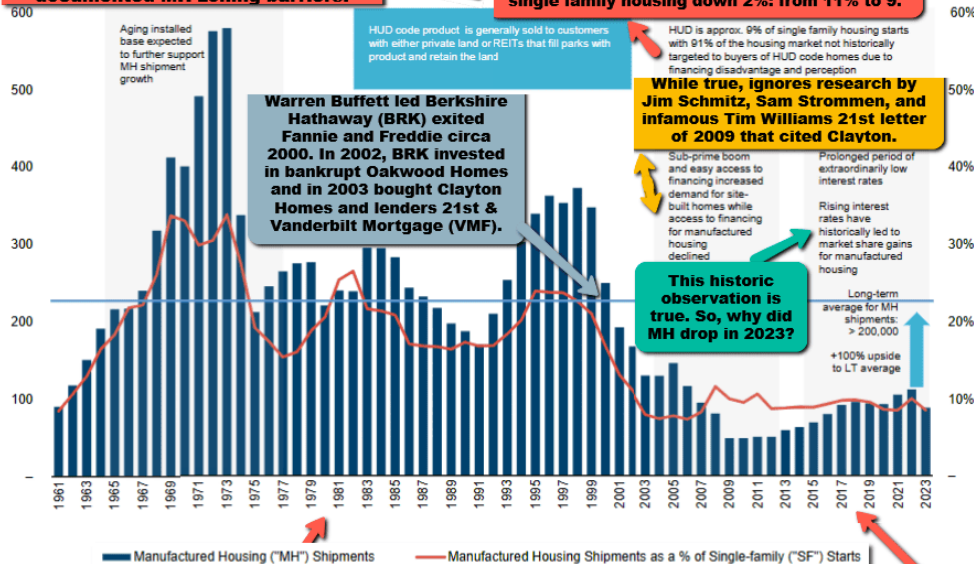
[caption id="attachment_209244" align="aligncenter" width="611"]

HUD Industry Overview

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

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

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



Source: (1) U.S. Census Bureau

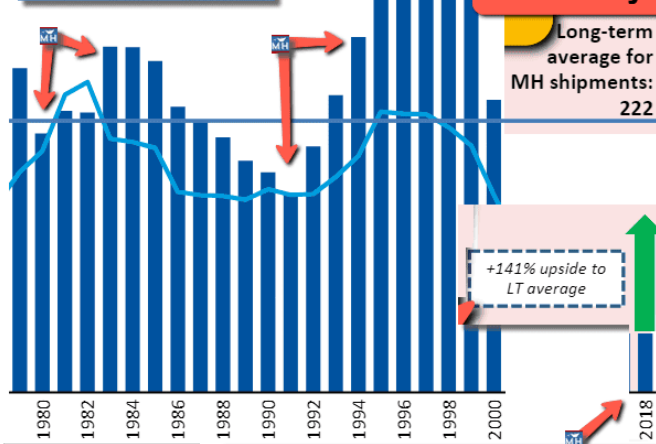
Per fellow MHI member Cavco Industries (CVCO) 12.2023 IR pitch deck:
"188K Average annual home shipments since HUD Code adoption in [6.15] 1976"



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

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

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



2) The base graphic is from a SKY IR pitch. It made the argument that the industry could grow 141% from 2018 to historic LT average.

1) The two pink shaded callouts below are by MHI member Skyline Champion.

3) 5 years after that 2018 production level of 96,555 the 2023 U.S. production of new HUD Code manufactured homes fell back to 89,169.

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

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

The [historic information linked here](#) and shown above demonstrates what is possible. The accessory dwelling unit (ADU) example in California of enforcing statewide preemption could be mirrored nationally if federal preemption and the [Duty to Serve](#) (DTS) were being enforced.

[caption id="attachment_202472" align="aligncenter" width="657"]



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



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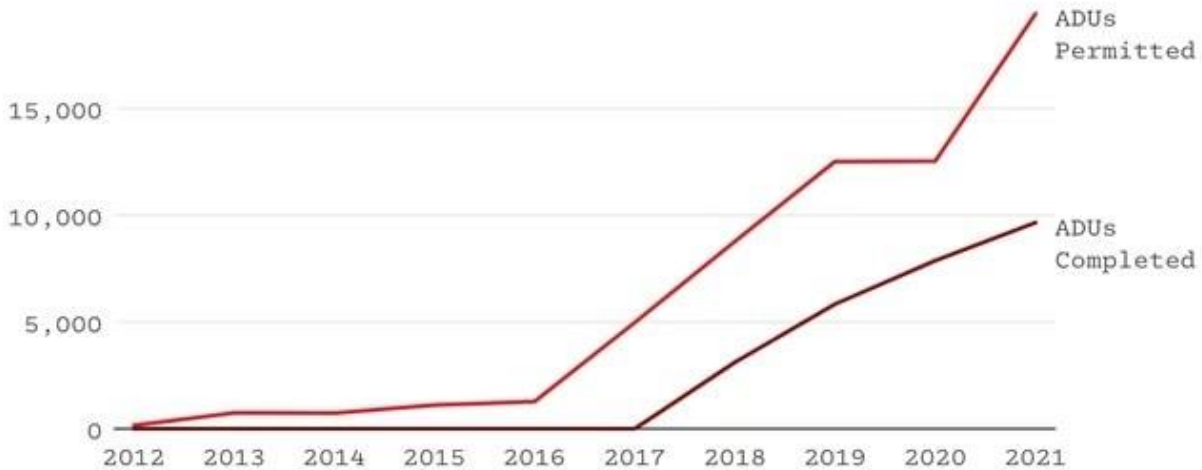
"While there are multiple factors having a negative impact on the affordable, mainstream manufactured housing market, there are two in particular that, over the long-term, have prevented the industry from reaching its full potential as the nation's premiere source of affordable, non-subsidized homeownership. These post-production bottlenecks, specifically addressed in MHARR's May 1, 2024 communications are: (1) the failure of FHFA and the FHFA-regulated Government Sponsored Enterprises (GSEs) (i.e., Fannie Mae and Freddie Mac), to provide any type of securitization or secondary market support for the dominant personal property consumer financing sector of the manufactured housing market under the statutory Duty to Serve Underserved Markets (DTS) mandate; and (2) HUD's failure to utilize the enhanced federal preemption of the Manufactured Housing Improvement Act of 2000 (2000 Reform Law) (i.e., existing law) to invalidate – or even challenge – discriminatory and exclusionary zoning laws targeting manufactured housing and manufactured housing residents." - [Per MHARR report on 5.2.2024]

MHProNews Notes: MHI is an umbrella style trade group that includes collecting dues from the "post-production" sector of the manufactured housing industry. MHARR is a producer's trade group. So, when Weiss or others associated with MHARR stress that something is "a post-production" issue that is akin to saying that MHI is responsible for addressing that woe or challenge.

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

id="attachment_202151" align="aligncenter" width="655"]

Accessory Dwelling Units in California



Source: California Department of Housing and Community Development

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<https://www.manufacturedhomepronews.com/what-is-an-accessory-dwelling-unit-adu-or-a-detached-accessory-dwelling-unit-dadu-the-role-of-adus-in-easing-americas-housing-crisis-by-emily-hamilton-examined-plus-mhville-market-upda/> and <https://www.manufacturedhomelivingnews.com/is-manufactured-home-production-keeping-pace-with-u-s-population-what-california-adu-preemption-and-higher-production-signals-manufactured-housing-potential-to-solve-affordable-housing-crisis/>
[caption][caption id="attachment_168239" align="aligncenter" width="626"]

Chart of the week

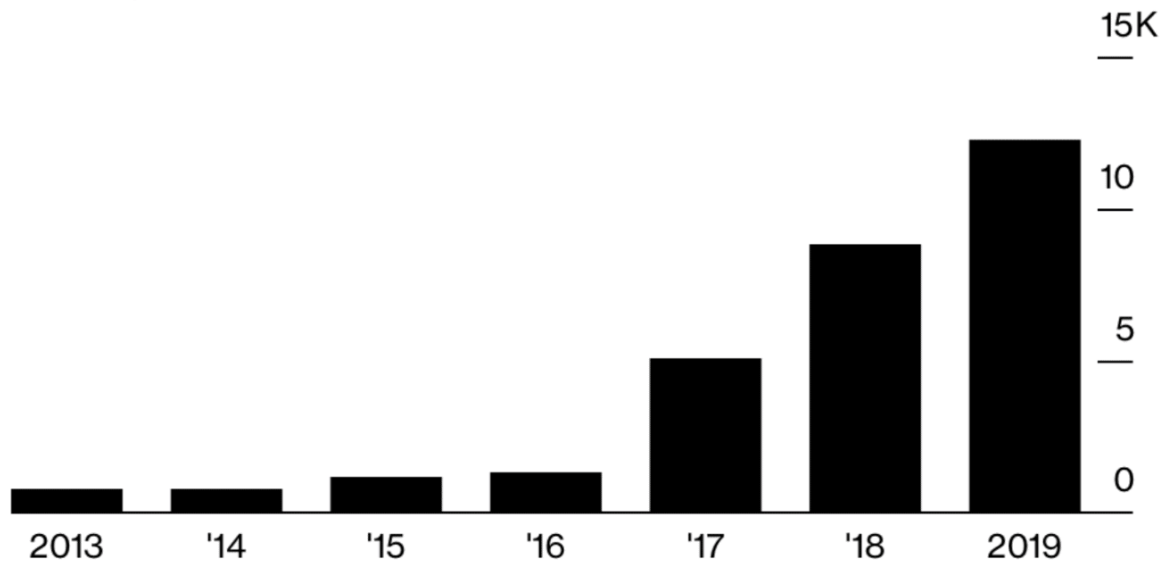
The key word in Bloomberg CityLab's summary is "preemption" as in "preemption of local zoning."

Chart of the week: ADU construction takes off in California

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

Accessory dwelling units (ADUs) are rising steadily across California

■ ADU permits



California Department of Housing and Community Development



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

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

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

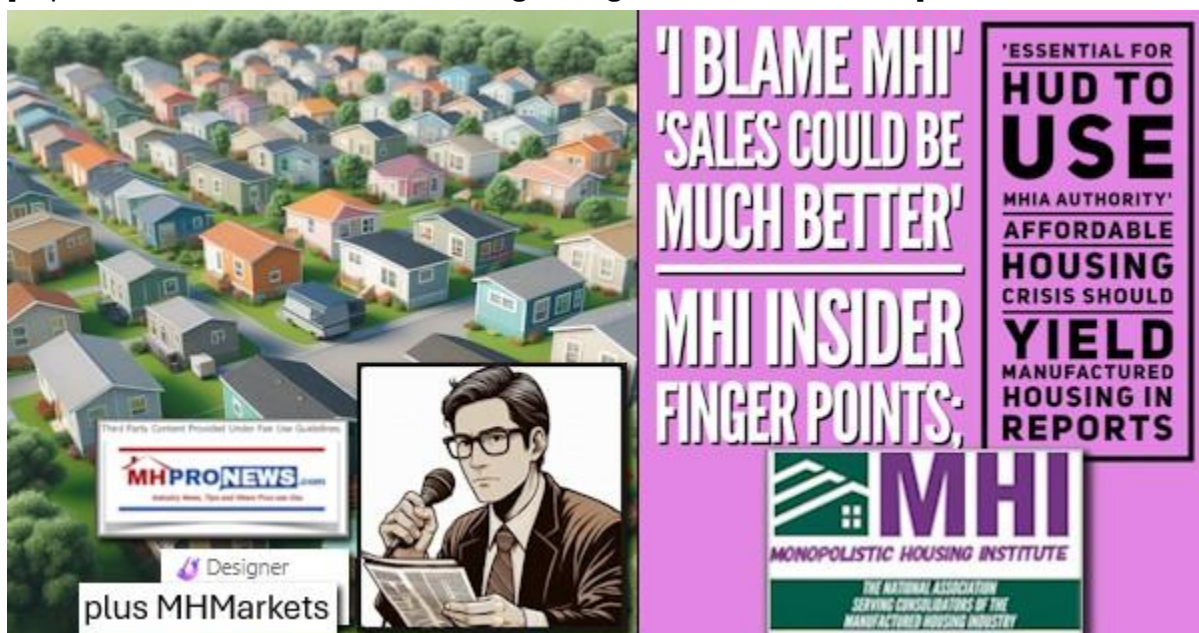
and <https://www.manufacturedhomepronews.com/what-is-an-accessory-dwelling->

[unit-adu-or-a-detached-accessory-dwelling-unit-dadu-the-role-of-adus-in-easing-americas-housing-crisis-by-emily-hamilton-examined-plus-mhville-market-upda/](#)

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The combination of ENFORCEMENT of more affordable financing - that is already federal law under the Housing and Economic Recovery Act of 2008 (HERA) urged by [MHARR](#) and the [Underserved Markets Coalition](#) - and the ENFORCEMENT of [enhanced preemption](#) are the keys to unlock more housing production without more taxpayer expenditures. The [typical protests against doing so have been debunked by reams of third-party research](#). Will some complain? Of course. But the job of Congress is to see to the needs of the public at large rather than special interests. When very different MHI members [Landy \(politely, via HousingWire\)](#) or the arguably notorious MHI member Frank Rolfe have publicly raised issues related to MHI's behavior, it is time for Congress to brush aside any objection MHI or others might have in favor of what could benefit tens of millions of American households who are spending more than 30 percent of their household income for housing.

[caption id="attachment_199093" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/i-blame-mhi-sales-could-be-much-better->

[mhi-insider-finger-points-essential-for-hud-to-use-mhia-authority-affordable-housing-crisis-should-yield-manufactured-housing-in-reports-plus-mhmarke/](https://www.manufacturedhomepronews.com/gross-incestuous-symbiosis-bloodbath-claims-denial-by-manufactured-housing-institute-mhi-firms-frank-rolfe-andrew-keel-passive-investing-subculture-interview-rent-control-hit-mhi/) and <https://www.manufacturedhomepronews.com/gross-incestuous-symbiosis-bloodbath-claims-denial-by-manufactured-housing-institute-mhi-firms-frank-rolfe-andrew-keel-passive-investing-subculture-interview-rent-control-hit-mhi/>[/caption][caption id="attachment_202552" align="aligncenter" width="600"]



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

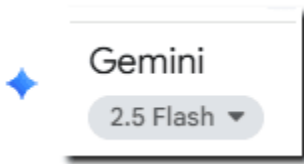
This is just common sense. More good factory (manufactured home production center) jobs would be created. More [generational wealth would be created](#). Because DTS and federal preemption are already federal law, the [Trump Administration could in theory simply order](#) their enforcement. The [evidence and prudence of this course of action](#) will now be submitted to third-party artificial intelligence (AI) for an independent facts-evidence-analysis (FEA) check.

From the headline to this point is only about 5 minutes of reading time.

Part I. With [left-leaning Google's artificial intelligence](#) (AI) powered Gemini was the following input-inquiry (Q&A, chat, discussion, etc.)

Gemini, this document: <https://www.manufacturedhomepronews.com/wp-content/uploads/2025/11/prepubAlchkEXCLUSIVE->

ManufacturedHousingImprovementActSaidPurposeHUDregulationWasToFacilitateMoreAffordableManufacturedHomesBoostHomeownershipForAllAmericansROAD_2025_FEA.pdf and the uploaded PDF are the same. Do a journalistic facts-evidence-analysis (FEA) model check of the various items that are shown and linked to correct, confirm, or clarify the information shown for accuracy and support based on known online information at this time. Does the article deliver on the headline? Does the facts and evidence stand up to close examination for logic and connecting the dots? Use plain text hyperlinks to support your findings.



The journalistic Facts-Evidence-Analysis (FEA) model check confirms that the article, "EXCLUSIVE - 'Manufactured Housing Improvement Act Said a Purpose of HUD Regulation Was to Facilitate More Affordable Manufactured Homes to Boost Homeownership for All Americans' ROAD 2025 FEA," is **factually accurate** on its core statistics and legal references. The article **delivers on its headline** by connecting the original law's purpose to the current regulatory failures, and its facts and evidence **stand up** to close examination for logic, supported by public records and industry reports.

Facts-Evidence-Analysis (FEA) Check Summary

The article's central argument is that the affordable housing crisis can be significantly alleviated by enforcing two key components of existing federal law related to manufactured housing: **enhanced federal preemption** (by HUD) and the **Duty to Serve (DTS)** (by FHFA/GSEs). The evidence gathered supports the factual premises and the logic of connecting these regulatory failures to the crisis.

1. Headline Delivery and Legal Foundation (Confirmed)

The article's headline and opening claims accurately reflect the legislative intent of the **Manufactured Housing Improvement Act of 2000 (MHIA)**.

- **Claim:** The MHIA stated a key purpose of HUD's regulation was "to facilitate the availability of affordable manufactured homes and to increase homeownership for all Americans."
- **FEA Confirmation: Confirmed.** The MHIA specifically states this purpose. This legislative directive is the verifiable legal and political premise of the article.

- **Headline Conclusion:** The article **delivers on the headline** by quoting the express, statutory purpose that it then argues is being unmet.
-

2. Core Economic and Affordability Data (Confirmed)

The statistics cited to establish the scale of the affordable housing crisis—the problem the article proposes manufactured housing should solve—are accurate and sourced from reputable national organizations.

- **Claim: 7.1 Million Unit Deficit (NLIHC):** There is a need for 7.1 million affordable housing units in the U.S., according to the National Low Income Housing Coalition (NLIHC).
 - **FEA Confirmation: Confirmed.** NLIHC's "The Gap" report repeatedly finds a national shortage of approximately **7.1 million** affordable and available rental homes for extremely low-income renters.
 - **Claim: 75% Cannot Afford Site-Built (NAHB):** Some 75 percent of all Americans cannot afford a new median-priced, site-built house, per the National Association of Home Builders (NAHB).
 - **FEA Confirmation: Confirmed.** Recent NAHB data corroborates that approximately **74.9% (nearly 75%)** of U.S. households cannot afford a median-priced new home.
 - **Claim: \$2 Trillion Economic Drag:** The lack of affordable housing results in an estimated annual drag of \$2 trillion on the U.S. economy.
 - **FEA Confirmation: Confirmed.** This figure is cited in various economic reports and policy documents, including those summarized by the U.S. Senate Committee on the Budget, linking housing shortages to reduced GDP growth and labor mobility costs.
-

3. Logic and Connecting the Dots: Regulatory Bottlenecks (Confirmed)

The article's central logical chain—that the failure to enforce specific laws prevents manufactured housing from filling the confirmed affordability gap—is supported by consistent criticism from industry stakeholders and government accountability reports.

A. Enhanced Federal Preemption (HUD)

- **Claim:** HUD has failed to fully enforce the MHIA's **enhanced federal preemption** authority, allowing local authorities to use "zoning ordinances and requirements" to exclude manufactured homes, despite the law mandating preemption be "broadly and liberally construed".
- **FEA Confirmation: Confirmed.** The search results show a long history of criticism (e.g., from the Manufactured Housing Association for Regulatory Reform (MHARR)) that HUD has failed to properly implement and narrowly construed the enhanced preemption provision of the 2000 Act, which was intended to override restrictive state and local standards and requirements (including some related to zoning and placement). A 2014 GAO report also found that HUD had not "fully met key purposes of the 2000 Manufactured Housing Improvement Act".

B. Duty to Serve (DTS) (FHFA/GSEs)

- **Claim:** The Federal Housing Finance Agency (FHFA) and the Government-Sponsored Enterprises (GSEs), Fannie Mae and Freddie Mac, have failed to implement the **Duty to Serve** mandate for manufactured housing in a "market significant" manner, particularly for personal property (chattel) loans, leading to higher consumer interest rates and reduced financing.
- **FEA Confirmation: Confirmed.** DTS was enacted in 2008 as part of the Housing and Economic Recovery Act (HERA), requiring the GSEs to serve the manufactured housing market. Criticism persists that DTS has not been fully implemented, especially for **chattel loans**, which represent the largest segment of manufactured home financing. Industry groups continue to file comments urging the FHFA to fully implement the DTS mandate to increase liquidity and reduce high-interest loans for manufactured housing consumers.

C. Preemption Analogy (ADUs)

- **Claim:** The article uses the California Accessory Dwelling Unit (ADU) boom as an analogy, suggesting that state preemption of local zoning laws led to ADU production "skyrocketing" or "virtually tripling overnight."
- **FEA Confirmation: Confirmed** as a strong analogy. Following state preemption laws in California (starting in 2017), ADU production saw a dramatic surge.

Permitting in Los Angeles, for example, reportedly increased by a factor of **30** over previous years, making ADUs a significant contributor to new housing supply. This outcome logically supports the article's premise that **state or federal preemption of local restrictions can unlock massive production** in an otherwise constrained housing sector.

Part II. From the Q&A by MHPProNews with xAI's Grok.

Part III

Conclusion