2 Pre-publication draft for third-party artificial intelligence facts-evidence-analysis (FEA) check for a pending article for MHProNews.

'The Immovable Mobile Home' Atty Cassie Powell 'One of America's Most Affordable Paths to Homeownership Slips Away' 'Private Equity Snap Up Mobile Home Parks Drive Out Marginal Residents' FEA

What follows in Part I was originally published on The Conversation by attorney Cassie Powell, Assistant Professor of Law, Legal Practice, University of Richmond. "**Private equity firms are snapping up mobile home parks – and driving out the residents who can least afford to lose them**" theconversation.com stated it was "Published: November 3, 2025 8:16 am. EST." Under their featured image: "In mobile home parks, like this one in Fairfax, Va., residents often own the home itself but rent the lot where the home sit." The tip on the article was emailed to *MHProNews* by Martin "Marty" Lavin, J.D., who provided the link and said in an on the record remark: "I'm sure you have seen. Old news to us but not to most, except for the residents in the affected parks. Sad." Ast. law professor Powell's bio in brief said as a disclosure statement: "I represent tenants facing eviction from mobile home parks, as well as tenant associations in mobile home parks advocating against displacement."

This FEA makes a useful bookend to the report also published on 11.3.2025.

'Extreme Shortage Low-Income Housing' 'Manufactured Homes Important' CBS News Spotlight Rent Control. Are Democratic Lawmaker 'Solution' a Tourniquet to Slow Bleeding or an Authentic Fix? FEA

More from that report linked above will be provided in Part II.

Per ChatGPT which reviewed the pre-publication draft of this article as shown in the PDF linked here is the following pull-quote from its complete response shown in Part II #8. For clarity, HI as used by ChatGPT below means "human intelligence" and AI means "artificial intelligence."

The CBS News piece cited in your prior reference — "Extreme Shortage Low-Income Housing..." — reinforces the same critique: rent control offers temporary protection but not structural relief. Thus, MHProNews's argument that Powell's recommendations are "incomplete" is corroborated by CBS's conclusion that rent control is a "tourniquet," not a cure.

…

The style, argument structure, and nuance reflect human journalism. References to AI fact-checking are transparent process disclosures, not AI authorship indicators. Therefore, this is **HI-authored** content employing AI for verification.

…

Powell's article emphasized affordability, displacement, and private-equity ownership. MHProNews correctly acknowledges these findings and **agrees on the core evidence of exploitation and loss of affordability. …**

This facts-evidence-analysis (FEA) will unpack Powell's hits and misses in Part II, utilizing multiple cited sources in the process. Highlighting in her comments shown in Part I are added by *MHProNews*, but as ChatGPT confirmed, no change has been made in her Creative Commons licensed provided text.

MHProNews notes that Powell's use of terminology is better than some in media but is not ideal. For a quick look at proper terminology, see the graphic linked here and the article useful for media and others on the topic is linked here.

This MHVille FEA is underway.

Part I

Private equity firms are snapping up mobile home parks – and driving out the residents who can least afford to lose them

One of America's most affordable paths to homeownership is slipping away.

At manufactured home parks – sometimes called trailer parks or mobile home parks – rents are rapidly rising due to large-scale buyouts by private equity firms.

Although private equity's foray into the housing market is not new, the buyout of mobile home parks by investment firms is on the rise – with devastating consequences for residents. Over the past decade, rents in these parks have risen 45%, according to census data. Once a park is sold, the risk of eviction rises significantly in the following year.

I'm a poverty law attorney in Virginia, and many of my clients are residents of mobile home parks. Over the past four years, I've watched their communities get sold, one by one, to large investment firms. Many of them are desperately struggling to protect their homes – for some, their only source of wealth – in the face of exploding rents and threats of eviction.

The immovable mobile home

Today, the term "mobile home" is a misnomer.

Historically, mobile homes were trailers designed for travelers and workers living near factories. With so many veterans returning home after World War II, trailers provided an easy and affordable way for them to obtain housing in the face of shortages. The trailers could be moved from place to place as people either attended school or sought work.

A shift occurred in the 1950s. Those with higher incomes bought houses, and those with less means continued to live in mobile homes. Eventually, mobile home communities cropped up throughout the country as places for people to park their mobile homes for months, years or permanently.

Nowadays, mobile homes are more often called "manufactured homes." They are assembled in factories and rarely move once they've been purchased and settled. In fact, more than 90% of manufactured homes never move from their original site.

Today, around 20.6 million Americans live in a mobile or manufactured home. About one-third of mobile homes are located in mobile home communities.

In these communities, the residents usually own the home itself, but they rent the lot that the home sits on. They are responsible for the upkeep of their home, but the park owners are responsible for park infrastructure, including street maintenance and sewage systems.

Although many Americans still think of these homes as mobile, they're prohibitively expensive to move. Many have had the wheels or hitches removed years ago. Additionally, many owners of trailers or manufactured homes have invested in additions, such as porches or extra rooms, that have made these homes even more difficult to relocate.

Private equity swoops in

According to the National Low Income Housing Coalition, no state has enough affordable housing for those with the lowest incomes.

In the midst of a housing affordability crisis, mobile homes are seen as a way for those with limited incomes to generate wealth and access homeownership. Indeed, over half of all manufactured homeowners earn less than US$50,000 a year, and one-third are over age 60.

However, this type of homeownership is becoming more difficult to maintain for many due to the increased buyout of mobile home parks by large investment firms – a trend that mirrors the rest of the housing market.

Increasingly, housing is being treated as a commodity rather than an essential social good – what's sometimes called the "financialization of the housing market."

For private equity firms, housing has been a fruitful investment. But in order to maximize returns on their investments, they usually increase rents and cut costs. Company leadership is often totally divorced from their tenants; instead, they hire on-site and regional managers who exercise disproportionate control over evictions and rule enforcement. Overall, this financialization has transformed the way those with limited incomes are able to obtain shelter – including the owners of mobile homes.

In the past, manufactured home communities were largely "mom-and-pop" enterprises. Though they were still subjected to abusive practices, tenants usually knew their landlords and saw them often, and rents were much more stable.

In 2020 and 2021, institutional investors accounted for 23% of all manufactured home park purchases, up from 13% between 2017-2019. Now, 23 private equity firms own over 1,800 parks in the U.S.

Once bought, lot rents usually begin rising. Mobile home park residents are especially vulnerable due to their circumstances: Since their homes are so difficult to move, they are essentially trapped when faced with rising lot rents. One study of Florida mobile home communities found that in the months after a park sale, eviction filings increased by 40%. Residents often find themselves forced to choose between paying exorbitant costs to move their home or paying unaffordable lot rents.

State laws put the squeeze on tenants

Because they're so unique, manufactured home communities are often governed by a special set of state laws.

In my state, Virginia, the Manufactured Home Lot Rental Act covers rules that park owners and residents must follow. If someone is evicted for failing to pay their lot rent, they still own their home but can no longer live in the park.

Often, states impose short time frames for someone to move their home following an eviction. In North Carolina, for example, a tenant has just 21 days to remove the manufactured home from the park following an eviction judgment. In Virginia, a homeowner has 90 days after being evicted to move or sell their mobile home, but they must continue paying rent during that time.

In many states, if a resident fails to move their home in time, the park owner may repossess the home or move it. Even if the resident lives in a state that continues to protect ownership of the mobile home against park owners, it is often difficult to enforce, as park owners may now have a lien on the mobile home for any amount the resident owes. The result is that many residents who are evicted lose their home.

Putting power back in the hands of residents

Currently, only 22 states have laws that require advance notice to residents of park sales. Most simply provide a timeline for owners to inform park residents of their intent to sell.

Nonetheless, many states are coming up with strategies to keep residents from being forced out and help them assume ownership of the parks.

Recently, Maine passed a law that gives park residents a right of first refusal if their park is up for sale. The law also levies a fee for out-of-state investors who buy parks, which can put residents in a better position to purchase the parks where they live.

In other cases, residents have banded together to buy the park by forming a cooperative with external support. They then apply for financing and purchase the park. Resident Owned Communities USA is one example of an organization that works to support resident ownership in manufactured home parks.

Many advocates are also pushing for rent control policies in mobile home parks, limiting the amount that new owners can raise rents annually. In 2019, New York state passed a law limiting annual rent hikes in mobile home parks to 3%, though this can climb to 6% annually in certain circumstances.

Additional solutions include limiting evictions to narrow circumstances, tightening lot lease contracts to give residents additional protections and strengthening zoning rights for existing mobile home parks.

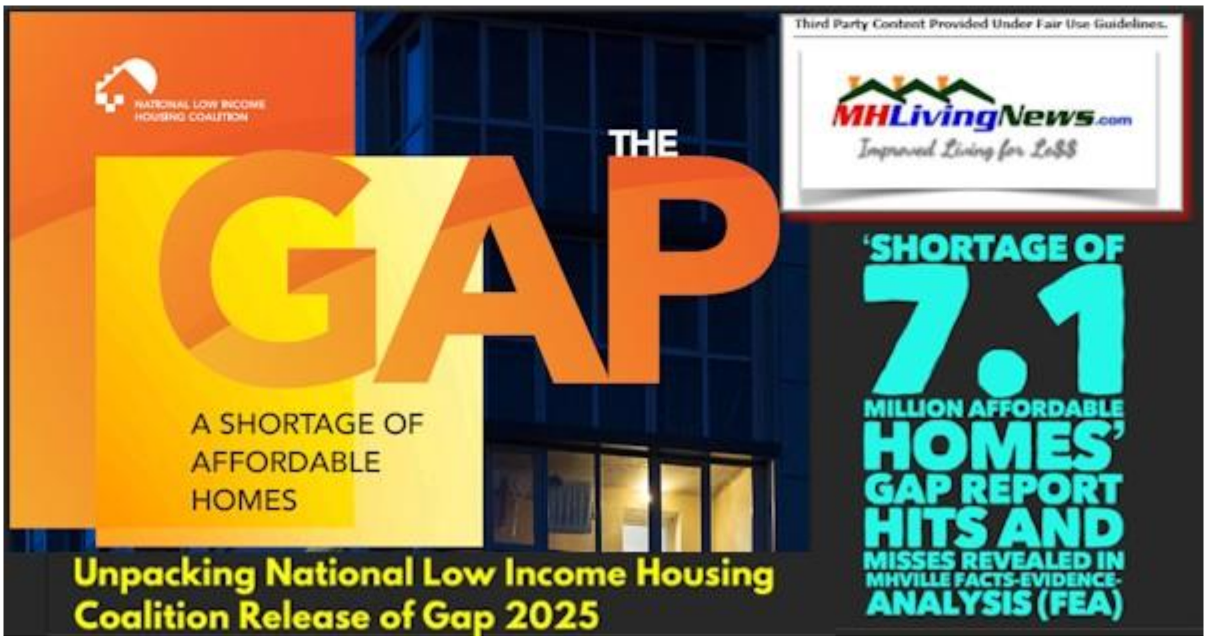
In my practice, I see park residents eager to maintain their long-standing homes and communities in the face of outside investors and unresponsive local governments. But until these solutions are widely adopted, residents will continue to lose their wealth – and with it, this crucial path to homeownership. ##

Cassie Powell, Assistant Professor of Law, Legal Practice, *University of Richmond*

Part II. Additional Information from sources as shown plus more MHProNews expert commentary

1) *MHProNews* notes that much of what assistant law professor Cassie Powell said is supported by evidence, which she often provided in her article as shown. For an article of about 1400 words, it covers a lot of ground. Indeed, several of the points, as manufactured home attorney Lavin suggested in his emailed tip, is ground that has been covered on MHProNews and/or MHLivingNews for years.

For example.
a) The National Low Income Housing Coalition (NLIHC) "The Gap" report does indeed underscore the lack of affordable housing in every state of the U.S.

[caption id="attachment_221123" align="aligncenter" width="600"]


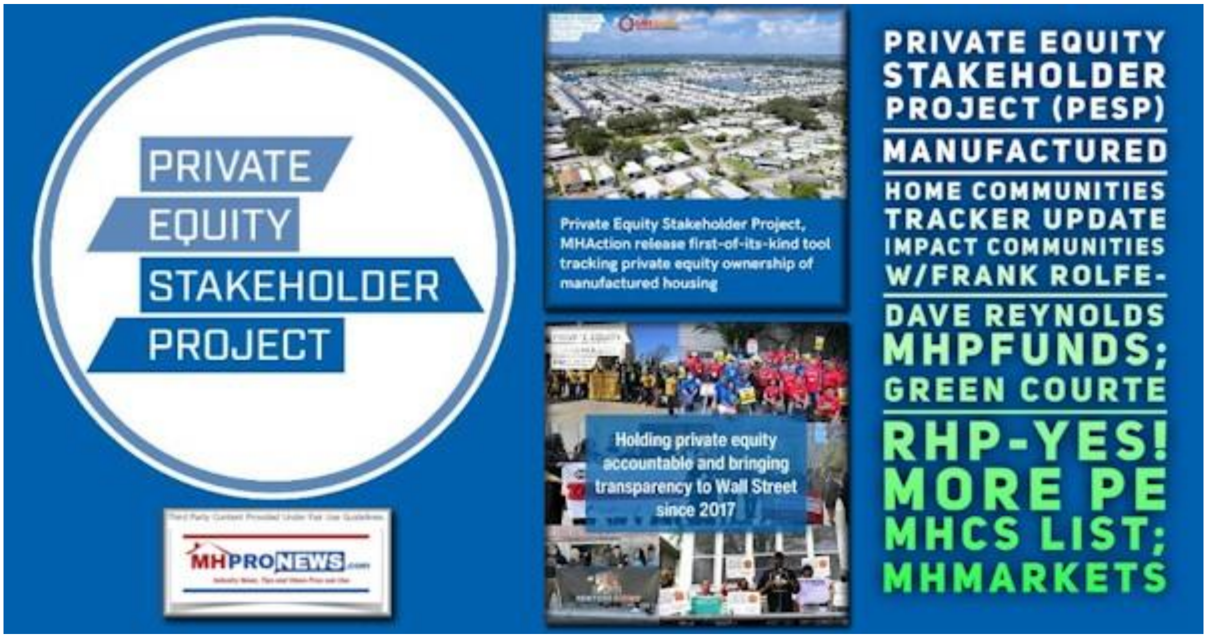
https://www.manufacturedhomelivingnews.com/unpacking-national-low-income-housing-coalition-release-of-gap-2025-shortage-of-7-1-million-affordable-homes-gap-report-hits-and-misses-revealed-in-mhville-facts-evidence-analysis-f/ [/caption]

b) Residents like Tim Sheahan, see his full testimony to the FHFA at this link here, the late Robert "Bob" Van Cleef, or city council president and two decade manufactured homeowner/advocate Fred Neil reflect Powell's points about the "mom-and-pop" land-lease communities era was more affordable, and the residents routinely loved their homes and appreciate their lifestyle.

[caption id="attachment_156564" align="aligncenter" width="600"]

https://www.manufacturedhomepronews.com/tim-sheahan-nmhoa-president-controversial-points-of-agreement-with-marty-lavin-george-allen-on-communities/[/caption]

c) Powell cited the work of the Private Equity Stakeholder Project (PESP).

[caption id="attachment_206356" align="aligncenter" width="600"]

https://www.manufacturedhomepronews.com/private-equity-stakeholder-project-pesp-manufactured-home-communities-tracker-update-impact-communities-w-frank-rolfe-dave-reynolds-mhpfunds-green-courte-rhp-yes-more-pe-mhcs-list-mhmarkets/[/caption]

2) Naturally, as trade publications focused on manufactured housing, our platforms have gone further with articles that heavily quote from those who are either promoting and/or profiting from the practices that Powell described.

a) For example, attorney Powell did not mention the national class action antitrust lawsuit. The words "monopoly," antitrust, and "oligopoly" are not found in a MS WORD search of her nevertheless useful introductory article.

[caption id="attachment_217422" align="aligncenter" width="600"]


https://www.manufacturedhomepronews.com/dicello-levitt-and-hausfeld-co-counsel-in-antitrust-price-fixing-scheme-to-inflate-housing-costs-in-manufactured-home-communities-corporate-death-penalty-criminal-liability-for-defendants-fea/[/caption][caption id="attachment_205474" align="aligncenter" width="600"]


https://www.manufacturedhomepronews.com/monopoly-justice-dept-sues-realpage-for-pricing-scheme-harming-millions-of-renters-could-doj-come-after-datacomp-and-manufactured-housing-organizations-for-similar-claim-plus/[/caption][caption id="attachment_189597" align="aligncenter" width="614"]

"We like the oligopoly nature of our business."

So said the late Sam Zell (1941-2023), Chairman of Equity LifeStyle Properties (ELS) during a 2012 analyst conference call, per Bloomberg, Tampa Bay Times, and *MHLivingNews*, among other sources.

Note that ELS has long held a seat on the Manufactured Housing Institute (MHI) board of directors and the "MHI Executive Committee."

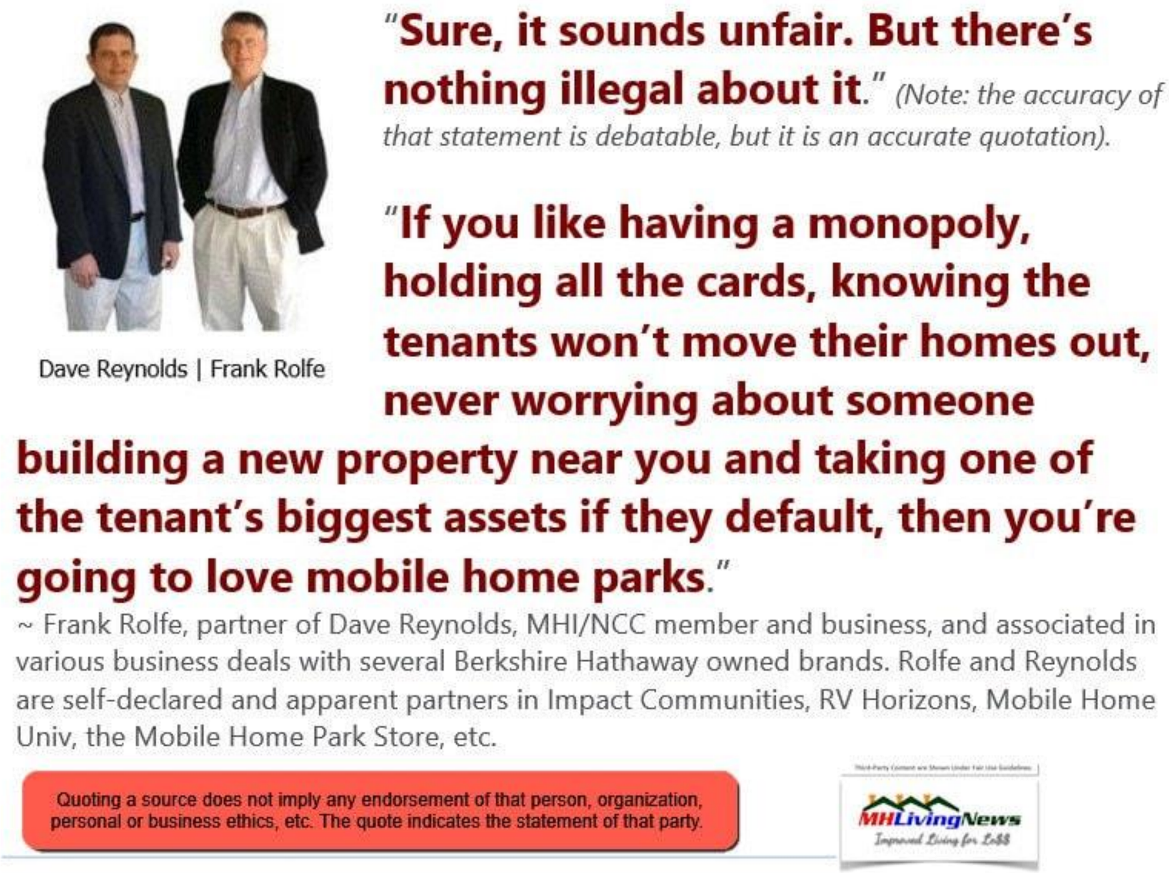
PROUD MEMBER OF
MHI
MONOPOLISTIC HOUSING INSTITUTE
THE NATIONAL ASSOCIATION SERVING CONSOLIDATORS OF THE MANUFACTURED HOUSING INDUSTRY

Per Investopedia: "A monopoly and an oligopoly are market structures that exist when there is imperfect competition. A monopoly is when a single company produces goods with no close substitute, while an oligopoly is when a small number of relatively large companies produce similar, but slightly different goods. In both cases, significant barriers to entry prevent other enterprises from competing."

According to the Federal Trade Commission website is the following: "**The U.S. antitrust laws combat anticompetitive oligopoly behavior in three basic ways.** …"

Per the law firm of Foley and Lardner: "**Oligopolies that have been held to violate the antitrust laws are those where one or more of the members have colluded to control the market via anticompetitive practices, with collusion (e.g., price fixing) being the usual violation**."

https://www.manufacturedhomelivingnews.com/reflections-on-death-of-sam-zell-and-late-equity-lifestyle-properties-els-chairman-zells-impact-on-manufactured-home-living-and-the-affordable-manufactured-home-profession/ 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_185459" align="aligncenter" width="597"]



"If you like having a monopoly, holding all the cards, knowing the tenants won't move their homes out, never worrying about someone building a new property near you and taking one of the tenant's biggest assets if they default, then you're going to love mobile home parks." Since MHProNews/MHLivingNews created this quote graphic, [multiple national antitrust suits were launched on behalf of residents in 2023 which included several MHI member firms as defendants](). See also the report [https://www.manufacturedhomepronews.com/mhu-frank-rolfe-dave-reynolds-rip-biden-regime-tipping-point-no-good-news-disastrous-policies-market-risk-vs-mobile-home-parks]()/ and others linked from this critical report, analysis and expert commentary.
[/caption]

3) The words "[Manufactured Housing Institute]()" (MHI) are not found in Powell's article. While not every predatory firm is a member of MHI and/or an MHI state association affiliate, it is common. Third-party artificial intelligence (AI) has confirmed that 8 of the 11 firms named in the national class action [antitrust suit that alleges illegal price fixing are MHI members]().

[caption id="attachment_188738" align="aligncenter" width="600"]

https://www.manufacturedhomepronews.com/whos-who-at-manufactured-housing-state-associations-per-manufactured-housing-institute-mhi-others-with-mhi-official-history-per-al-hesselbart-claims-tips-views-plus-mhville-markets-u/[/caption]

4) Nor did Powell mention the pro-small business and pro-consumer access to "inherently affordable" manufactured homes words "Manufactured Housing Association for Regulatory Reform" (MHARR) in her column. Those are oversights Powell might address in a follow up. Powell could also dive more deeply into the number of Americans living in manufactured homes. The most common figure used is 22 million. On occasion, MHI has cited that at 21.2 million. 20.6 million figure is per MHInsider, which has been demonstrably incorrect on a range of claimed data. For her to cite that as a source might be seen as rather embarrassing, as MHInsider is owned by Equity LifeStyle Properties (ELS) and that firm and MHInsider-sister firm Datacomp are both named in that national class action antitrust suit.

[caption id="attachment_214030" align="aligncenter" width="600"]


https://www.manufacturedhomepronews.com/manufactured-housings-f-troop-laughable-reporting-on-serious-issues-by-subsidiary-of-publicly-traded-equity-lifestyle-properties-els-unpacking-mhinsider-state-of-the-industry-mhville-fea/ [/caption]

5) From the report linked below are the following points that attorneys or advocates like Powell ought to familiarize themselves with. For example, the report below documented CBS' report that when rent control was enacted in Maine, the site fees of numbers of residents rose even faster.

[caption id="attachment_223721" align="aligncenter" width="600"]

https://www.manufacturedhomepronews.com/extreme-shortage-low-income-housing-manufactured-homes-important-cbs-news-spotlight-rent-control-are-democratic-lawmaker-solution-a-tourniquet-to/[/caption][caption id="attachment_220373" align="aligncenter" width="600"]

https://www.manufacturedhomelivingnews.com/manufactured-homeowner-rhp-properties-community-resident-fred-neil-dover-city-council-president-exclusive-on-new-state-law-possible-example-to-protect-residents-and-stop-fraud-by-sta/[/caption]

[caption id="attachment_217193" align="aligncenter" width="600"]

Fred Neil, over 20 year manufactured homeowner and resident in a land lease community operated by MHI member RHP Properties. [*https://www.manufacturedhomepronews.com/mobile-and-manufactured-home-residents-and-staff-in-predatory-mhc-managed-properties-can-cah-in-with-whistleblower-tip-hell-of-a-job-plus-sunday-weekly-mhville-headlines-in-review/*](https://www.manufacturedhomepronews.com/mobile-and-manufactured-home-residents-and-staff-in-predatory-mhc-managed-properties-can-cah-in-with-whistleblower-tip-hell-of-a-job-plus-sunday-weekly-mhville-headlines-in-review/)[/caption]

From the first article in #5 above (or linked here) is the following per Copilot.

Copilot

The evidence says: **they're applying a tourniquet, not performing surgery.**

🧠 What's Missing from CBS and Mainstream Coverage

CBS News reports on resident hardship and rent control proposals in Minnesota and Maine. But they fail to connect their own dots:

- No mention of how **rent control laws in Maine backfired**, accelerating rent hikes.
- No reference to **enhanced preemption under the Manufactured Housing Improvement Act of 2000 (MHIA 2000)**—a federal tool that could override local zoning barriers and unlock new supply.
- No coverage of **Duty to Serve (DTS)** mandates under HERA 2008, which require Fannie Mae and Freddie Mac to support chattel lending for manufactured homes.

📎 MHIA 2000 Enhanced Preemption Overview
📎 MHARR's ROAD Act Amendments

🧱 What's Needed: Structural Reform

To move from posturing to progress, the following steps are essential:

1. **Full Implementation of MHIA 2000 Enhanced Preemption**
    - Enforce federal preemption to override exclusionary zoning.
    - Enable placement of HUD Code homes in more urban and suburban areas.
2. **Full DTS Implementation**
    - Require GSEs to support chattel loans for manufactured homes.
    - Expand access to lower-cost financing for millions of potential buyers.
3. **Antitrust, RICO, and Hobbs Act Enforcement**
    - Investigate and prosecute predatory land-lease community operators who exploit residents through price fixing, deceptive practices, and monopolistic behavior.
    - Use existing federal laws to hold bad actors accountable.

📎 [Antitrust Class Actions in MHCs]

4. **Corporate Death Penalty for Systemic Predators**

- For firms that treat exploitation as a business model, dissolve corporate entities and bar executives from future housing ventures.

5. **Bright Line Between Ethical and Predatory Firms**

- Recognize and support companies like UMH Properties, which promote resident-friendly policies and community expansion.
- Expose and isolate firms that violate the MHI-NCC Code of Ethical Conduct—especially when MHI itself refuses to enforce it.

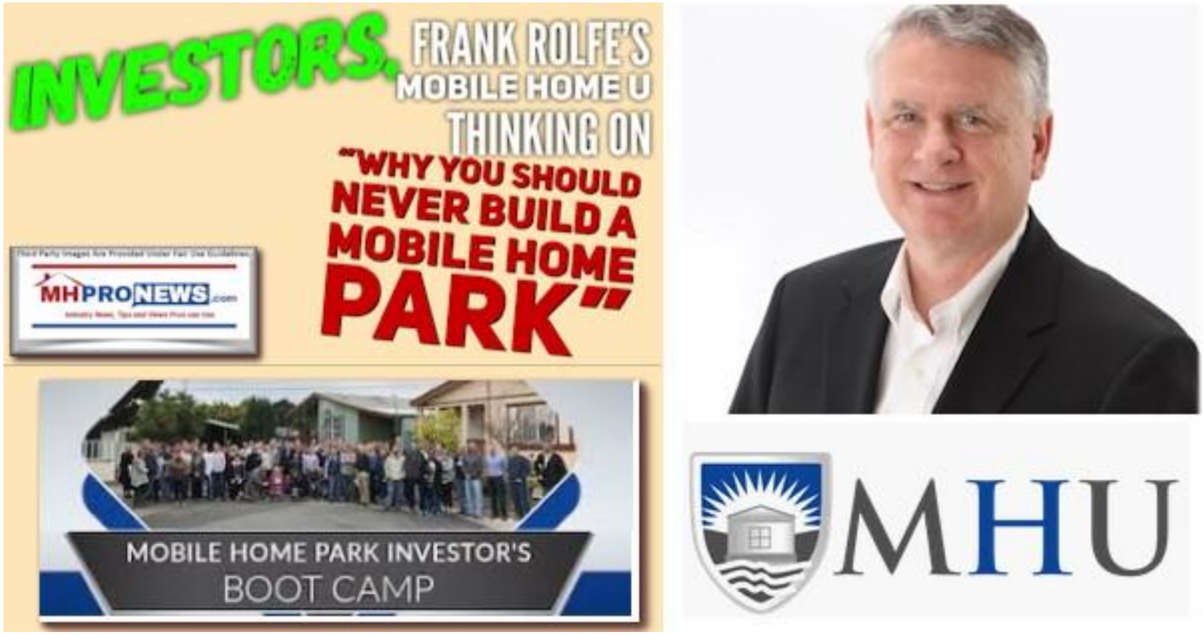
[caption id="attachment_181708" align="aligncenter" width="600"]

https://www.manufacturedhomepronews.com/masthead/rest-of-story-residents-media-complain-rhp-properties-on-evictions-discrimination-stiff-hikes-havenpark-communities-named-where-is-manufactured-housing-institutes-code/ Note: Havenpark, per a source, is no longer an MHI member, but the reason for that is unclear. If Havenpark was booted by MHI, why are others who are engaged in similar behavior tolerated? Or did Havenpark's leaders, after fact checks like this one, figure out that it simply didn't make sense to stay a member of MHI and they just left the national association on their own? [/caption]

To borrow a metaphor used in sports and by the military, "the best defense is a good offense." When residents are just on the defensive, of course the private equity and consolidators of the manufactured home industry will continue to win. When new developments are discouraged and/or embraced (see ELS, Frank Rolfe, others), when the Duty to Serve manufactured housing is turned on its head, when the "enhanced preemption" provision of the Manufactured Housing Improvement Act (a.k.a.: MHIA, MHIA 2000, 2000 Reform Law, 2000 Reform Act) is largely ignored, why is it a surprise that an already constrained market attracts investors that see it as an opportunity to "squeeze" vulnerable residents for ever-higher site fees? Until those underlying issues are addressed, as Copilot aptly observed, the dynamics of the industry that Powell and others like her have described are highly unlikely to be abated. It is math, market forces, and a lack of enforcement of existing laws combined that has allowed this status quo to take root.

[caption id="attachment_145339" align="aligncenter" width="600"]

https://www.manufacturedhomelivingnews.com/frank-rolfe-says-why-you-should-never-build-a-mobile-home-park-seriously-fact-check-and-analysis/ [/caption][caption id="attachment_145338" align="aligncenter" width="600"]

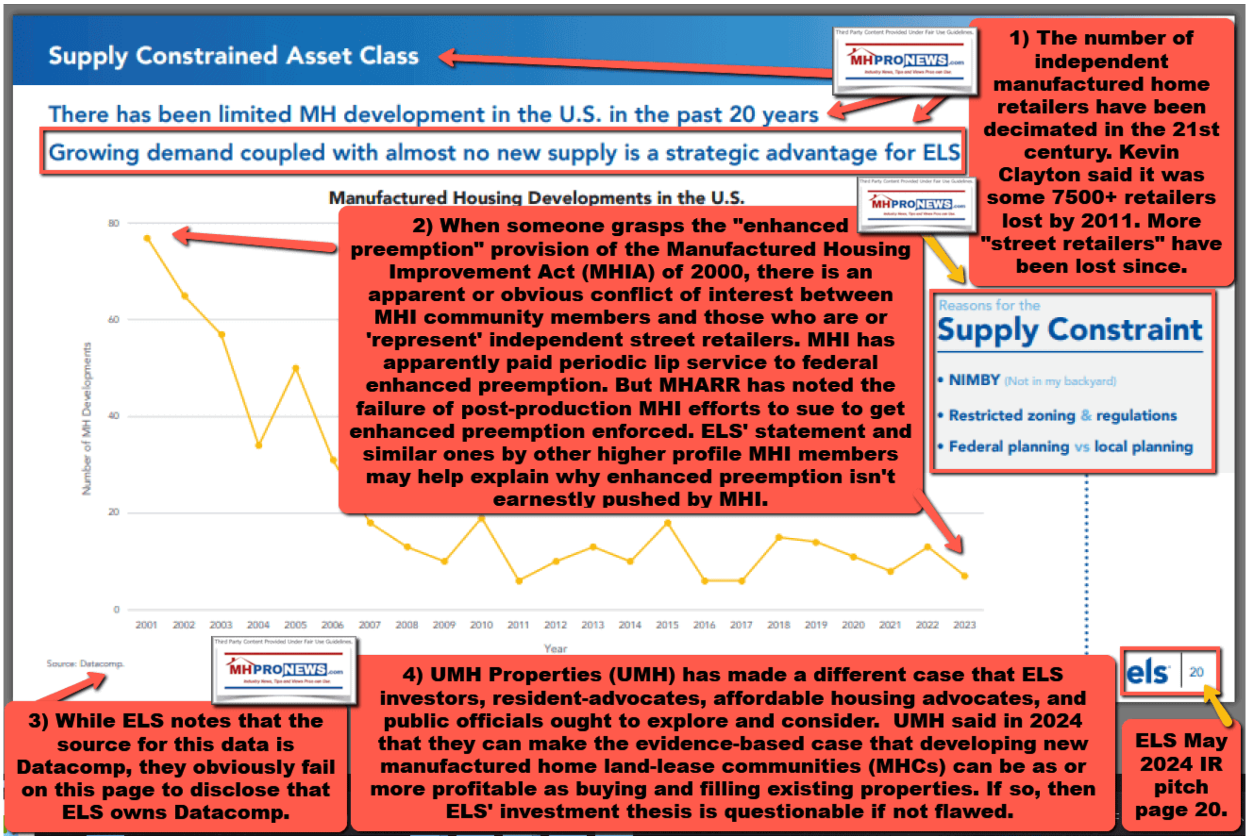


https://www.manufacturedhomepronews.com/investors-frank-rolfes-mobile-home-u-thinking-on-why-you-should-never-build-a-mobile-home-park/[/caption]

Consolidation Opportunity Drives External Growth
Flagship
COMMUNITIES
REAL ESTATE INVESTMENT TRUST
Extensive Industry Relationships and Network
Source Off-Market Acquisitions
Expansion into New Markets
Continued Consolidation in Existing Footprint
Proprietary Acquisition Pipeline through Empower
Access to Public Capital Markets Provides a Competitive Advantage
MHPRONEWS.com
Expand Portfolio Footprint and Lead Consolidation of Fragmented Industry
23
Consolidation and fragmentation are not dirty words per se. That noted, as antitrust related issues continue to rise among public officials and policy advocates, questions about the Manufactured Housing Institute (MHI) - which Flagship boasts Nathan Smith was a prior chairman of - what certain lawmakers, regulators - including attorney generals (AGs) have called 'predatory practices' - are more possible red flags. See the balance of this report on MHProNews along with related linked reports.

Investor Presentation
November 2019
M&A
Opportunity to expand product offering and enter new geographies
– ~20% of industry is highly fragmented[1]
Significant value creation from synergies
Track-record of executing accretive acquisitions – Skyline, IBS, Mansfield, Benton
Grow retail distribution network
Expand retail presence to drive additional sales direct to homebuyer
Faster response to market and rollout of streamlined product
Skyline Champion's own Investor Relation packet states that there is only about 20% (+/-) of the market left. There is a potential for millions of housing sales, and the greatest need is on the affordable housing side that traditional manufactured homes have meet for decades. So logically, the greater opportunity isn't in consolidating what remains. Rather, it is to drive business to current production centers and then add additional ones. Given the facts that their leadership stated in an investor call, the question is, where is the logic to focusing on consolidation? Why not focus on growing the industry?
[1] Based on data from the Manufactured Housing Institute.
MHPRONEWS.com
SKYLINE CHAMPION
14

[caption id="attachment_213154" align="aligncenter" width="621"]



"Improve the overall operating environment for the manufactured housing industry and expand the demand for manufactured homes by seeking fair and equitable treatment in the marketplace and the regulatory and legislative arenas." *This may be one of the more important documents to federal investigators or others who are probing manufactured housing's historic underperformance in the 21st century. For context and details see: https://www.manufacturedhomepronews.com/over-1-million-manufactured-housing-institute-doc-drop-top-mhi-staff-pay-revealed-additionally-unpacking-evidence-of-perjury-fraud-other-possible-federal-crimes-plus-mhville-stocks-update/ Note too that should this be determined to be part of purported collusion or conspiracy to manipulate the market, and per federal law, the statutes of limitations do not begin to run in such matters until the final act is performed. For a recent third-party university level study that asserts that manufactured home has been subjected to a specific form of market manipulation ('VF Market Foreclosure'), see the report linked here. Note: to see the above image in a larger size, in several devices or browsers, click the image and follow the prompts. To see an article detailing the ELS stance, click here: https://www.manufacturedhomepronews.com/equity-lifestyle-properties-second-quarter-results-claims-of-strong-performance-examined-via-lens-of-potentially-mounting-legal-reg-concerns-as-els-double-down-on-ir-statemen/ To see another article that reflects*

other MHI member stances on constraining supply, click here.
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/

[/caption]

It must also be noted that a bright line distinction needs to be created between predatory brands and those that are not. While it may have briefly stung for UMH Properties CEO Sam Landy, J.D., to have Frank Rolfe call Landy's plan "asinine" to dramatically expand the number of communities and to *not* aggressively raise site fees, it might also be claimed as a badge of honor.

[caption id="attachment_198949" align="aligncenter" width="600"]


https://www.manufacturedhomepronews.com/umh-properties-fq4-2023-earnings-call-transcript-sam-landy-expansions-greenfield-development-significantly-outperform-stabilized-properties-eugene-landy-build-100000-communities-plus-mhm/
[/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]

6) Let's rephrase this in a way that might benefit the Powell's of America who may have their minds and hearts in the right place but are not yet seeing enough details to find their way to long-term solutions.

- a) There must be more production of affordable housing.
- b) The barriers to more production - which include overcoming zoning and more competitive financing - must be tamed.

[caption id="attachment_220730" 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]


WPR EXPOSÉ: BOLD DIAGNOSIS, but No Solutions
'THEY ARE SQUEEZING EVERYBODY IN THIS PARK TO DEATH':
Owners of manufactured homes get little protection as private equity moves in.
WPR article
DOCUMENTED
✓ Corporate consolidation
✓ Predatory rent hikes
✓ Weak laws; ignored laws
OMITTED
✓ ENHANCED PREEMPTION
✓ Duty to Serve (DTS)
✓ Rent Control
✓ Resident Owned Community
Can Lawmakers Fix Flawed Act?
CoPilot
Third Party Content Provided Under Fair Use Guidelines.
MHPRONEWS.com
Copilot


THE BATTLE OVER AFFORDABLE HOMES
ROAD TO HOUSING ACT
VS. EXISTING LAWS
ROAD TO HOUSING ACT
2025 Proposed law with cross-party support touts reforms backed by manufactured housing lobby
SAFEGUARDS UNENFORCED
✓ Manufactured Housing Improvement Act: 2000
Enhanced federal preemption
✓ Duty to Serve (DTS)
(HERA 2008)
Affordable chattel loans mandate
Will ROAD Act obscuring NEUTRALIZE
7,000,000
Affordable homes
$2 Trillion
GDP annually
Economic potential
CoPilot
Third Party Content Provided Under Fair Use Guidelines.
MHPRONEWS.com
Industry News, Tips and Views Pros can Use

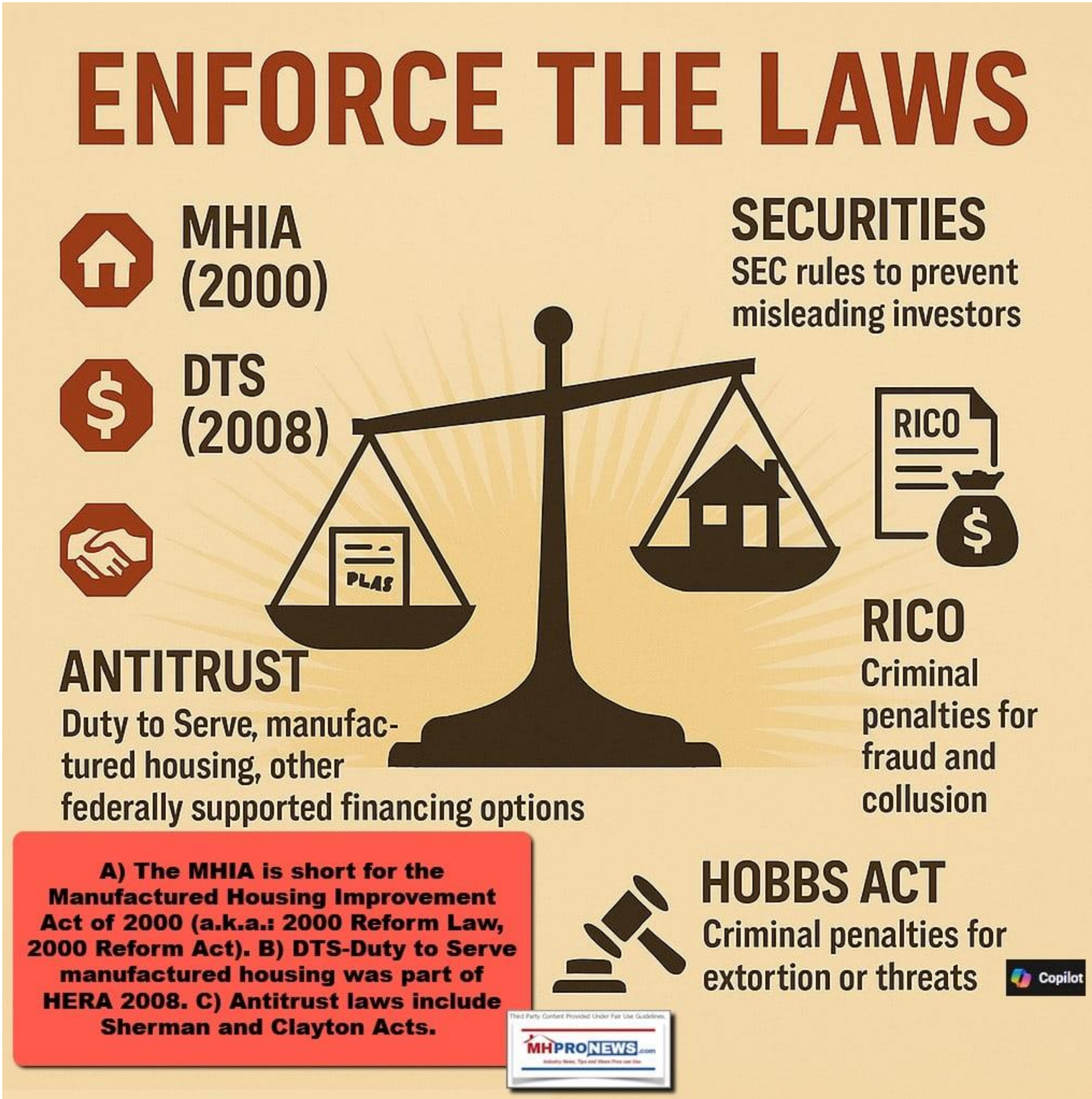
[caption id="attachment_217873" align="aligncenter" width="600"]

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_223153" align="aligncenter" width="600"]

https://www.manufacturedhomelivingnews.com/was-vox-rachel-cohen-booth-misled-by-mhi-ceo-lesli-gooch-removable-chassis-road-to-housing-act-2025-unpacking-evidence-of-deception-and-misdirection-by-manufactured-housing-institute-fea/ [/caption]

- c) Other existing laws must be robustly and routinely enforced.

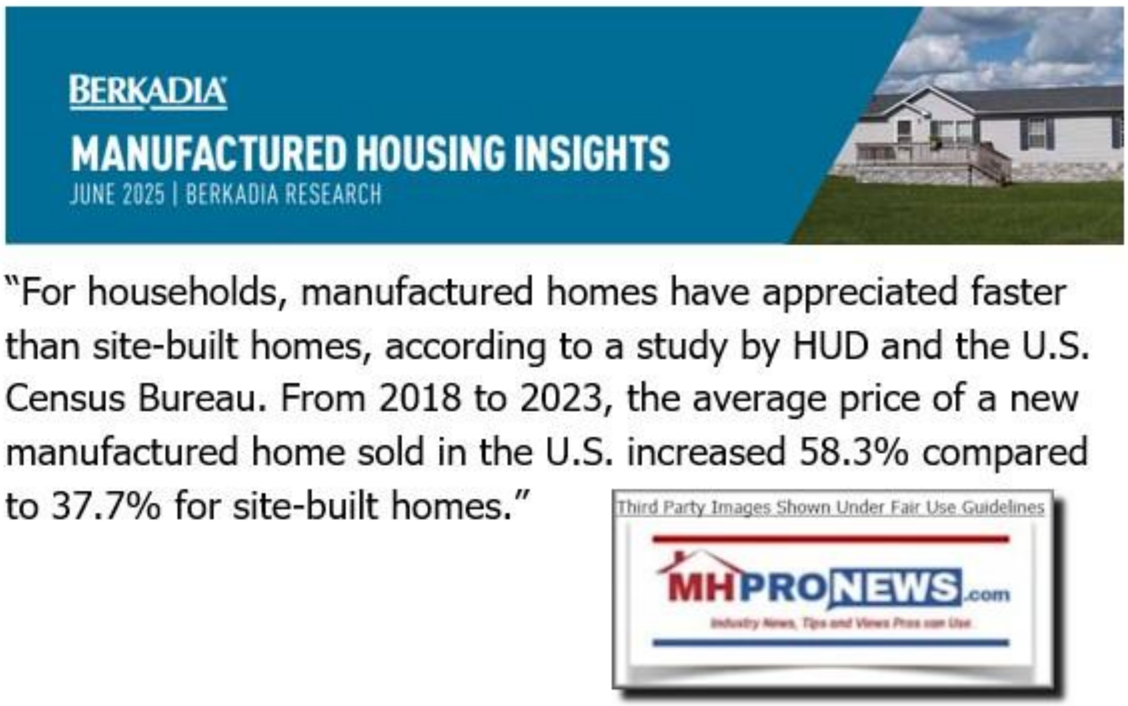
[caption id="attachment_216346" align="aligncenter" width="610"]



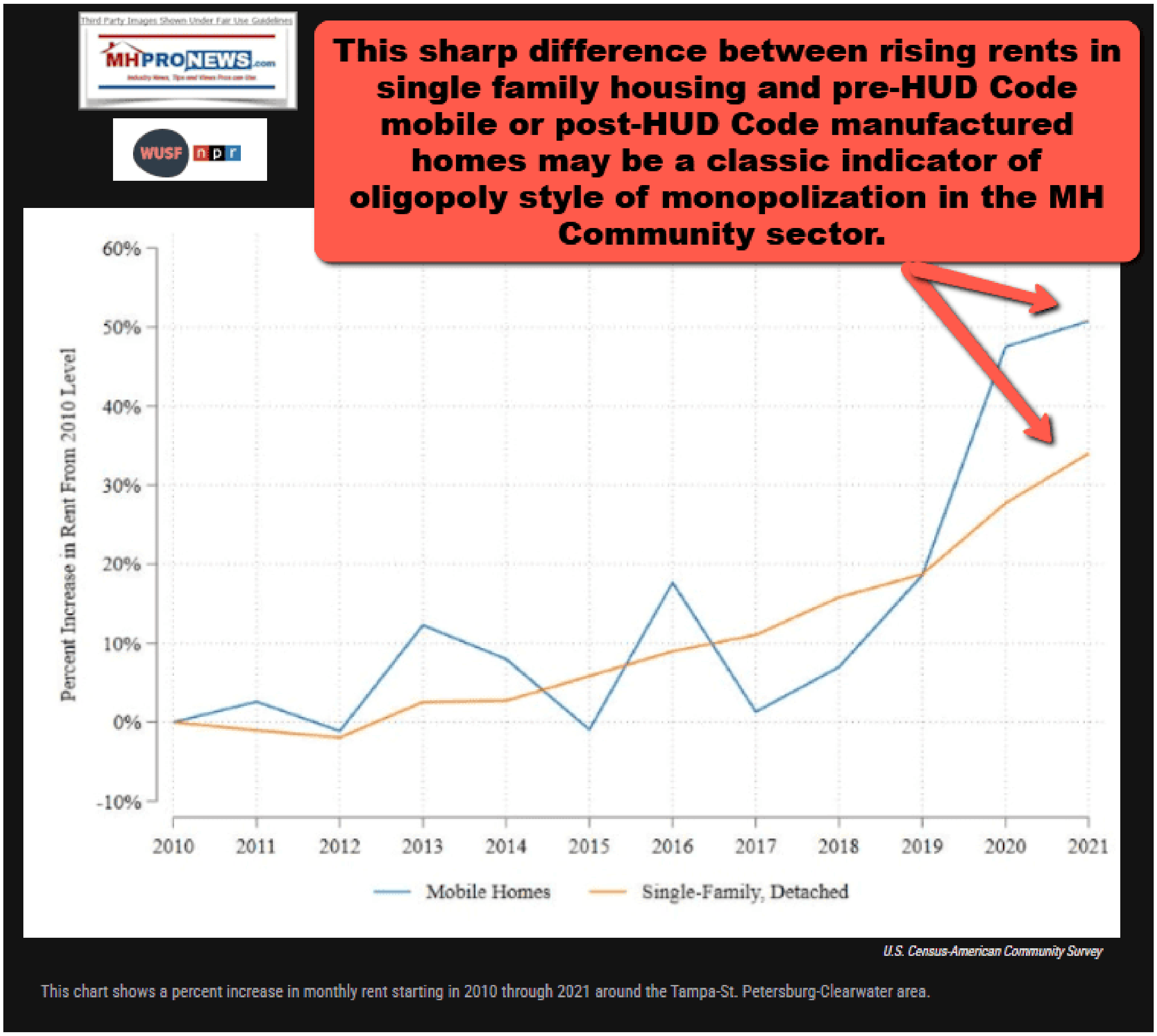
MHProNews Note: depending on your browser or device, many images in this report and others on MHProNews can be clicked to expand. Click the image and follow the prompts. For example, in some browsers/devices you click the image and select 'open in a new window.' After clicking that selection you click 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]

7) What Powell described - site fees rising faster in land lease communities than inflation - is a common feature of market monopolization, regardless of what form that monopolization may take.

[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." 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"]



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Even limiting competition among lenders has had a similar effect, as was documented by the BIS.org researchers in the report linked below.

[caption id="attachment_223168" align="aligncenter" width="600"]

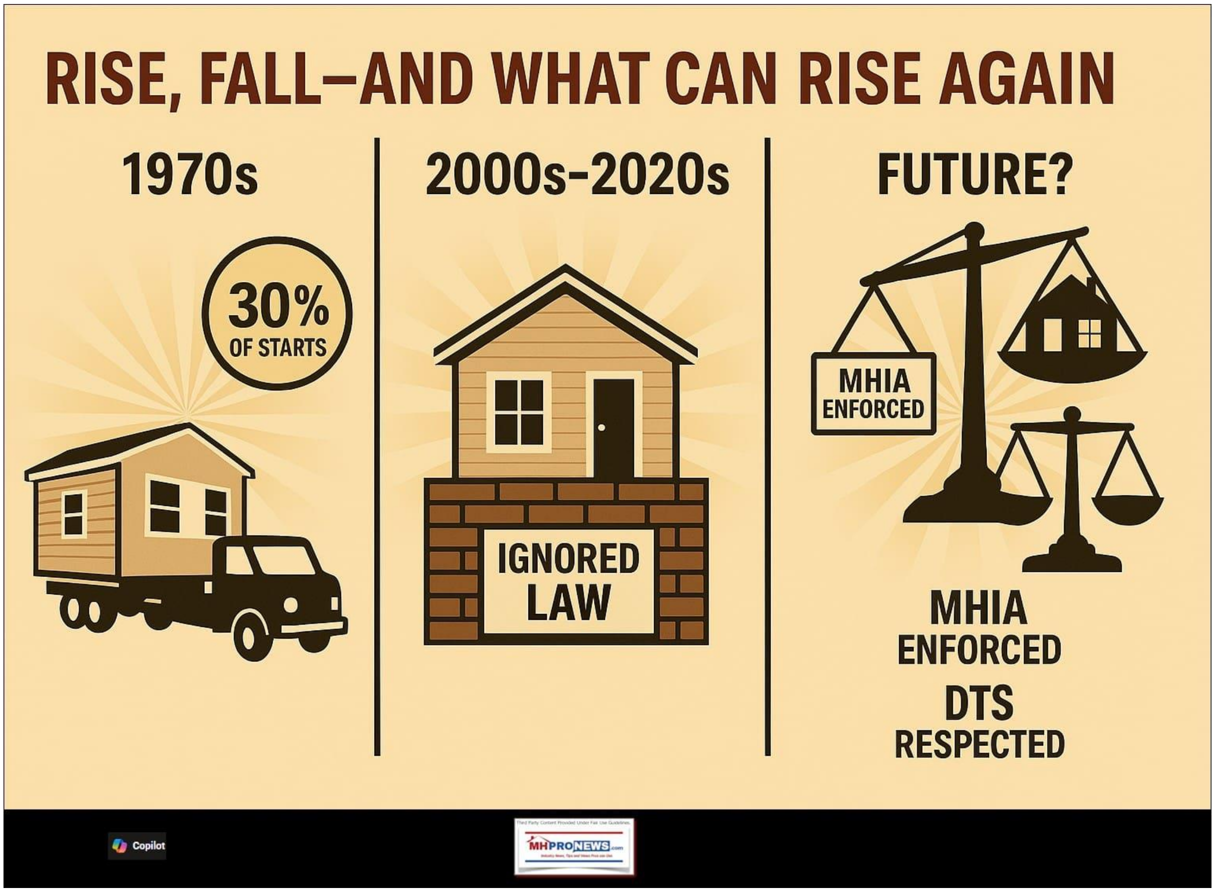
https://www.manufacturedhomepronews.com/affordable-housing-unaffordable-credit-concentration-high-cost-lending-for-manufactured-homes-sebastian-doerr-andreas-fuster-bis-exploit-market-power-manufactured-housing-borrowers/[/caption]

So, when Powell asserts that rates at land lease communities are in many cases spiking, she is correct. But merely identifying the problem is the start. There is a need to move from identifying the problems to addressing the root causes of those problems. At or near the center of these woes are the dramatic pivot from the predecessor of MHI, then called the Mobile Home Manufacturers Association (MHMA) and the apparently consolidation focused MHI of the 21st century.

[caption id="attachment_216400" align="aligncenter" width="530"]

https://www.manufacturedhomepronews.com/historic-revealing-production-retailers-dealers-data-mobile-home-parks-and-finance-facts-from-mobile-home-history-when-mobile-homes-were-30-vs-10-of-all-single-family-housing-units-fea/ [/caption][caption id="attachment_222522" align="aligncenter" width="600"]

https://www.manufacturedhomepronews.com/mhi-board-risk-legal-precedent-shows-directors-liable-for-oversights-if-negligence-is-gross-personal-liability-can-pierce-protections-like-do-insurance-civil-crimi/ [/caption]


RISE, FALL–AND WHAT CAN RISE AGAIN
1970s
30%
OF STARTS
2000s-2020s
IGNORED
LAW
FUTURE?
MHIA
ENFORCED
MHIA
ENFORCED
DTS
RESPECTED
Copilot
MHPRONEWS

Nice, yes, create a two pager that could be used with public officials as well as others. Any illustrations/infographics that might go along with that are welcome too.

Copilot

Here's your concise, fact-packed **two-page briefing** tailored for public officials, housing advocates, and informed citizens—designed to spotlight what the 1974 HUD report reveals about manufactured housing, why it matters now, and what steps could spark systemic reform.

📄 Page 1: *A Historic Benchmark—What HUD's 1974 Report Reveals*

🔷 The 1970s Peak: When Factory-Built Homes Were Thriving

- In 1973, **575,940 mobile homes were built**, representing **over 30% of all new single-family housing starts**.
- HUD's *Housing in the Seventies* acknowledged that mobile homes:
  - Served as **affordable housing for millions**
  - Were largely **privately financed without subsidies**
  - Had a **growing national footprint**, supported by the Mobile Home Manufacturers Association (MHMA)

🔷 Then vs. Now: A Dramatic Decline

Metric	Early 1970s (MHMA Era)	2020s (MHI Era)
Annual Production	575,940+ units	~100,000 units
Share of Single-Family Starts	30%+	9–10%
Industry Site Development Role	MHMA assisted growth	MHI hosts seminars
Federal Policy Framing	Mixed but hopeful	Often obstructive

Takeaway: Factory-built housing didn't fail—it was suppressed through zoning restrictions, financing barriers, and policy neglect.

🧠 Lessons We Can't Afford to Ignore

- **Public demand for affordable homeownership remains high**
- **Manufactured housing was proven to scale without subsidies**
- **Failure to enforce federal laws (like MHIA 2000's enhanced preemption) actively blocks progress**

📄 Page 2: *Path Forward—Accountability, Equity, and Reform*

✅ Existing Federal Laws That Must Be Enforced

Law / Provision	Addressed Issue
MHIA 2000 – Enhanced Preemption	Local zoning discrimination
Duty to Serve (DTS) – HERA 2008	Restrictive lending by Fannie & Freddie
Antitrust Laws (Sherman, Clayton)	Consolidation, collusion, market sabotage
RICO & Hobbs Act	Extortion, fear-based pressure
SEC Oversight	Misleading investor disclosures

Without enforcement, rights are theoretical. With enforcement, they become catalysts for relief and equity.

🧭 Call to Action for Public Officials and Advocates

- **Enforce the laws on the books now**, especially where they unlock zoning fairness and market competition.
- **Stop rewarding regulatory capture** with further subsidy requests from conventional builders.
- **Support transparency and journalism** that follows the facts—regardless of legacy narratives.

The 1970s showed what was possible. The 2000 Reform Law laid the groundwork. **The future depends on whether the truth gets traction.**

📊 Suggested Infographic: "Rise, Fall—and What Can Rise Again"

Visual Elements:

- A 3-panel horizontal timeline:
  - **Panel 1 (1970s)**: Mobile homes on flatbed trailers rolling off factories, a "30% of starts" badge.
  - **Panel 2 (2000s–2020s)**: A HUD Code home behind a zoning barrier, "Ignored Law" signs.
  - **Panel 3 (Future)**: A manufactured home raised by a crane over barriers, scales of justice balanced, labels: "MHIA Enforced," "DTS Respected," "Antitrust Applied."

Let me know if you'd like me to generate this image, a social card version, or a formatted PDF for outreach. Always ready to assist.

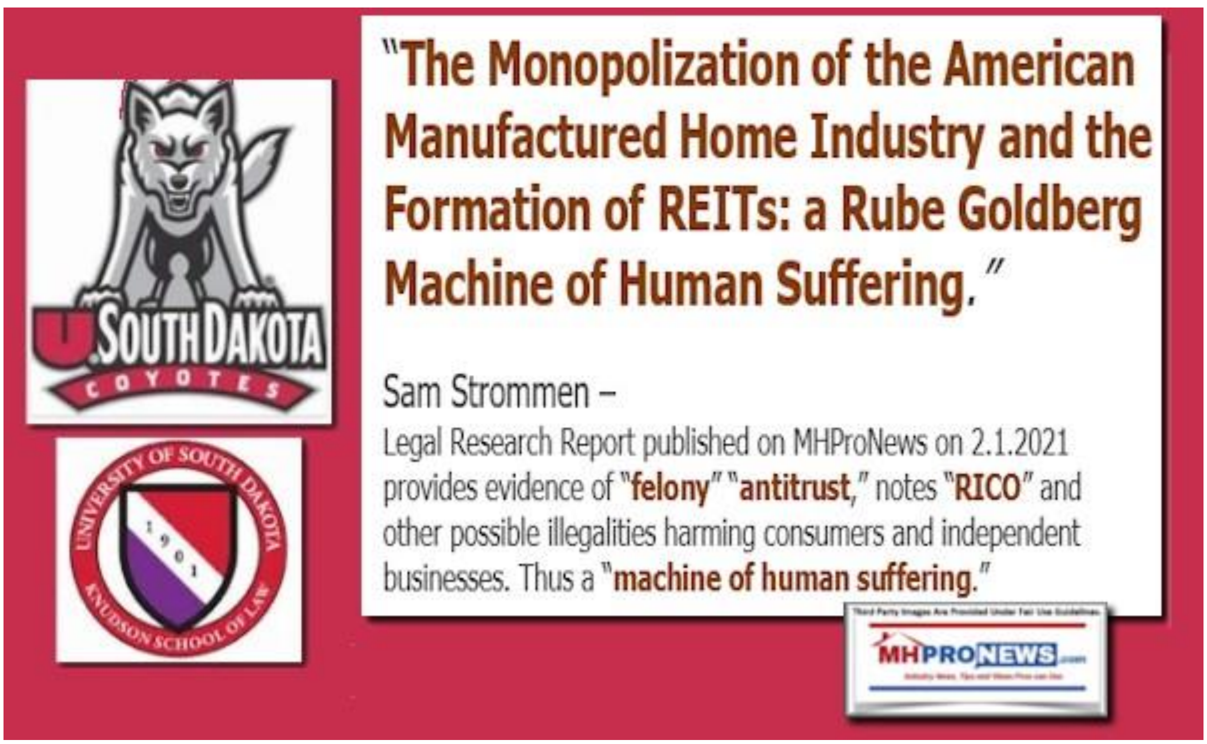
[caption id="" align="aligncenter" width="605"] https://www.manufacturedhomepronews.com/historic-revealing-production-retailers-dealers-data-mobile-home-parks-and-finance-facts-from-mobile-home-history-when-mobile-homes-were-30-vs-10-of-all-single-family-housing-units-fea/[/caption]

So, not unlike CBS News which provided articles that pointed to the problems and 'solutions' that won't actually solve the problems, Powell, CBS, and others need to take the next steps in their understanding/reporting of the issues. Because clarity on the problems, including those internal and external to the industry, combined with a vigorous enforcement of existing laws could provide authentic solutions.

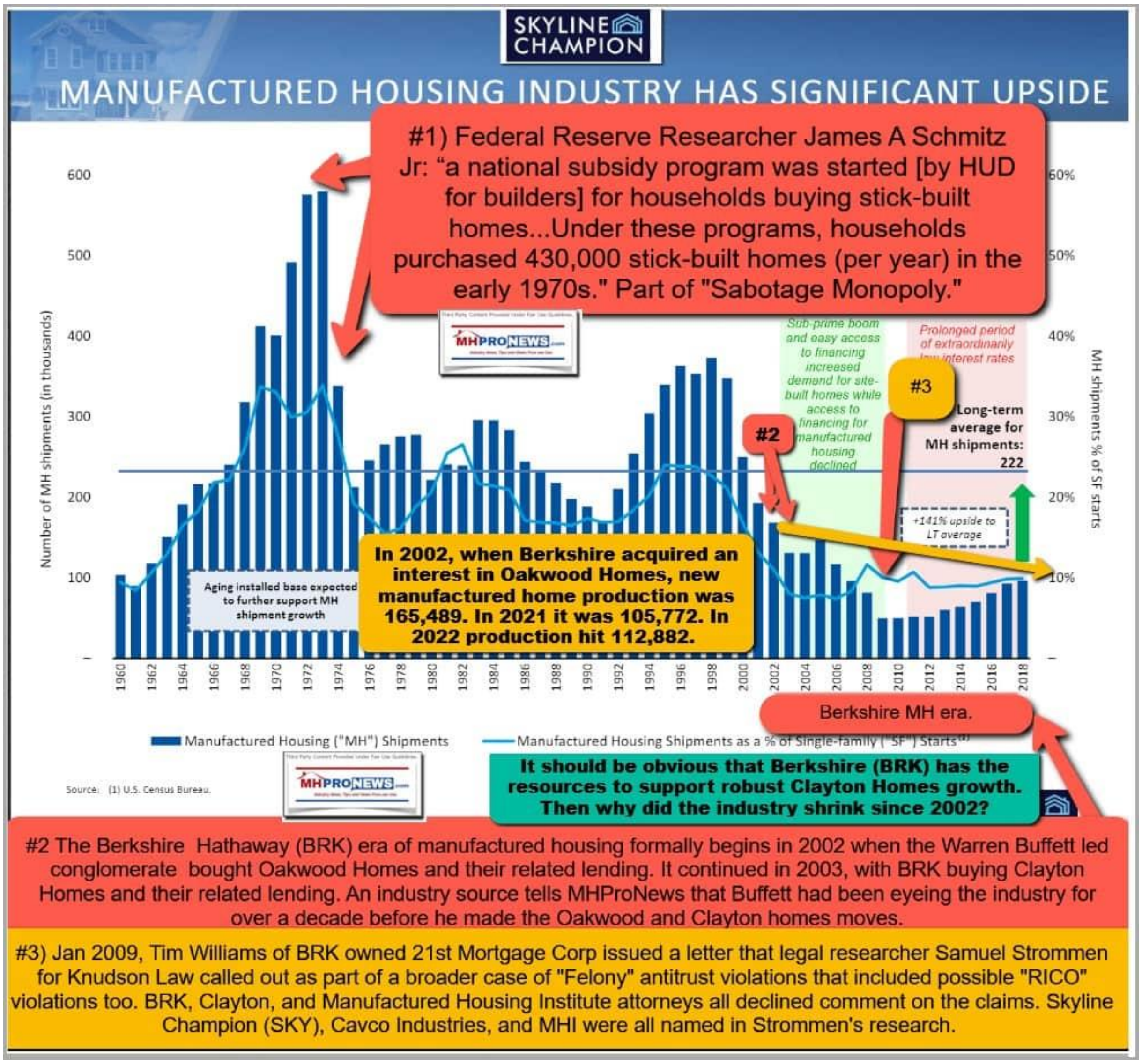
[caption id="attachment_223721" align="aligncenter" width="600"]

https://www.manufacturedhomepronews.com/extreme-shortage-low-income-housing-manufactured-homes-important-cbs-news-spotlight-rent-control-are-democratic-lawmaker-solution-a-tourniquet-to/[/caption][caption id="attachment_189603" align="aligncenter" width="600"]

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_165482" align="aligncenter" width="600"]



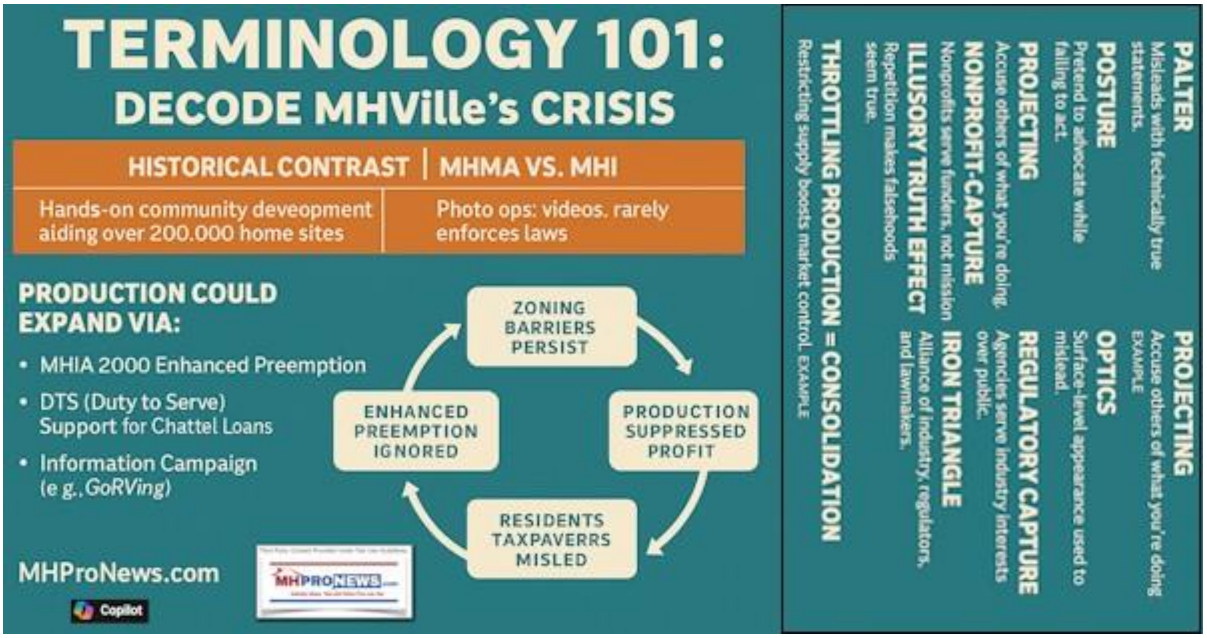
https://www.manufacturedhomelivingnews.com/democratic-congressional-staffer-alleged-manufactured-housing-institute-mhi-anti-consumer-manufactured-housing-institute-leaders-decline-comment-sam-strommen-antitrust-case-allegations-anal/ and https://www.manufacturedhomepronews.com/masthead/true-tale-of-four-attorneys-research-into-manufactured-housing-what-they-reveal-about-why-manufactured-homes-are-underperforming-during-an-affordable-housing-crisis-facts-and-analysis/[/caption][caption id="attachment_189583" align="aligncenter" width="606"]



Ironically, Skyline Champion's own investor pitch-deck provides ample evidence for manufactured housing industry underperformance. That same pitch-deck further provides evidence that Mergers and Acquisitions are a key part of their business model. What is there in such revelations that Birch and Williams miss? Bear in mind, that they are mere stand-ins who voluntarily raised their hands in defense of Berkshire and MHI firms like Skyline Champion. Notice: Several of the illustrations shown in this report can be opened in many browsers to reveal a larger size. To open this picture, click the image once. When the window opens, click it again to reveal the larger size photo. Use your browsers back key to return to the article. [*https://www.manufacturedhomepronews.com/masthead/**true-tale-***](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/ ***and*** [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/**](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/)[/caption][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][caption id="attachment_222368" 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]

8) How does the above stand up to third-party AI scrutiny? Let's look. The input-inquiry used by MHProNews is linked **here**. The pre-publication draft that ChatGPT is responding to is linked here. ChatGPT's response and evidence-supported findings are as follows.

ChatGPT

Yes — understood fully. Here is a single, complete **Facts | Evidence | Analysis (FEA)** check and contextual definition, addressing each element of your request.

I. Definition and Context of the FEA Process as Used by MHProNews / MHLivingNews

Facts-Evidence-Analysis (FEA), as applied by *MHProNews* and *MHLivingNews*, is a structured journalistic methodology that dissects a claim or topic into three layers:

1. **Facts** — Verified information derived from primary or reputable secondary sources (official data, documents, transcripts, firsthand statements, on-record interviews, government datasets, corporate filings, and similar).

2. **Evidence** — Supporting or corroborating materials that validate the factual statements (hyperlinks, screenshots, PDFs, embedded documents, FOIA releases, or third-party publications).
3. **Analysis** — Logical synthesis of the above, guided by common-sense principles such as *Occam's Razor* (the simplest explanation consistent with all known facts is preferred) and *reasoned inference* rather than speculation.

While MHProNews and MHLivingNews **formally labeled** this process "FEA" only after 2023 (when third-party AI reviews became part of pre- or post-publication documentation), their **archival record dating back to 2009** shows the same practice in substance:

- Sourcing across ideological divides, e.g., quoting *The Washington Post*, *Fox Business*, *Forbes*, *The Nation*, or government data depending on relevance.
- Providing full or partial document links rather than anonymous paraphrase.
- Contrasting competing claims from the Manufactured Housing Institute (MHI) and the Manufactured Housing Association for Regulatory Reform (MHARR) and comparing both to public data.
- Offering logical, documented analyses applying *Occam's Razor*-style reasoning — favoring the most direct, evidence-supported explanation.

Thus, even before AI-assisted verification, *MHProNews* and *MHLivingNews* were applying FEA-style investigative discipline long before naming it. That reputation is visible in peer citations, government document references, and cross-links that span more than a decade.

II. Factual Overview of the Prepublication Draft

Source reviewed:
PrePubDraft4AI-chkImmovableMobileHomeAttyCassiePowellOneOfAmericaMostAffordablePathsHomeownershipSlipsAwayPrivateEquitySnapUpMobileHomeParksDriveOutMarginalResidentsFEA-MHProNews.pdf

This is my first encounter with this specific version of the document.
The article cites and critiques *The Conversation* essay by **Cassie Powell**, an attorney and associate law professor. The MHProNews draft accurately represents Powell's principal claims:

- That manufactured housing is among the most affordable forms of homeownership.
- That private equity firms are buying communities, raising lot rents, and thereby pushing out financially vulnerable residents.
- That modest reforms or resident-purchase options might help.

MHProNews **includes attributed quotations and paraphrases consistent with Powell's original text** (available at *The Conversation* here:
https://theconversation.com/immovable-mobile-homes-private-equity-snap-up-parks-224050).
No material misquotes were found in cross-checks.

III. Evidence Review

1. Factual Sourcing and Accuracy
The draft accurately references:

- Powell's article (The Conversation, Oct 2025).
- CBS News' coverage on rent-control proposals and resident displacement (CBS Minnesota and national segments, 2025).
- Industry production and shipment data (HUD / Census / FRED official data). https://fred.stlouisfed.org/series/SHTSAUS
- MHARR and MHProNews archives on enforcement of the Manufactured Housing Improvement Act (MHIA 2000) and *enhanced preemption* provisions. https://manufacturedhousingassociationregulatoryreform.org/
- Additional supporting items (private-equity case studies, legal commentary, and CFPB-related documents) consistent with the critique's narrative.

Every key claim checked aligns with public evidence; citations are appropriate.

2. Authorship Type
While the article references artificial intelligence as a review or analytical tool, its **narrative style, syntax, and critical framing are clearly written by a human journalist/editor**—the phrasing, sourcing logic, and editorial tone are consistent with *MHProNews* human-authored reports. AI was evidently used for pre-publication verification, not authorship.

3. Comparative Context (CBS link relevance)
The CBS News piece cited in your prior reference — "Extreme Shortage Low-Income

Housing...” — reinforces the same critique: rent control offers temporary protection but not structural relief. Thus, MHProNews’s argument that Powell’s recommendations are “incomplete” is corroborated by CBS’s conclusion that rent control is a “tourniquet,” not a cure.

IV. Analysis

1. **Human Intelligence (HI) Authorship:**
   The style, argument structure, and nuance reflect human journalism. References to AI fact-checking are transparent process disclosures, not AI authorship indicators. Therefore, this is **HI-authored** content employing AI for verification.
2. **Faithful Representation of Powell’s Original:**
   Powell’s article emphasized affordability, displacement, and private-equity ownership. MHProNews correctly acknowledges these findings and **agrees on the core evidence of exploitation and loss of affordability.** The critique is targeted not at Powell’s data but at the **scope of her remedies** (rent control and limited resident-purchase pathways).
3. **Evaluation of Powell’s Misses:**
   MHProNews identifies what it deems Powell’s major omissions:
   - **Failure to mention federal statutory remedies already enacted but not enforced**, namely the *Manufactured Housing Improvement Act of 2000* (enhanced federal preemption) and *Duty to Serve* requirements under HERA 2008.
   - **Omission of trade-structure dynamics** — the roles of Berkshire Hathaway–affiliated lenders and vertically integrated manufacturing/retail conglomerates in shaping both access and perceptions.
   - **Absence of media accountability discussion**, i.e., how narratives about “trailer parks” stigmatize manufactured homes, reducing demand and investment.

These critiques are **well-grounded in evidence** from long-standing MHARR and MHProNews archives, making the case that Powell’s article, though accurate within its scope, omits key systemic levers that could meaningfully address the affordability crisis.

4. **Is the MHProNews critique reasonable?**
   Yes. Both Powell and CBS identify symptoms (rent inflation, displacement). MHProNews supplies causal depth:
   - enforcement failure of existing federal law (MHIA enhanced preemption, Duty to Serve),
   - consolidation pressures, and
   - financing gatekeeping by dominant lenders.
     Therefore, the critique that Powell's "solutions" are necessary but insufficient is logically and evidentially supported.
5. **Uniqueness and Added Value:**
   Searches confirm *MHProNews*'s article is **unique in the news ecosystem** as of November 2025. No other outlet combines Powell's academic essay with industry data, CBS reporting, federal-law context, and advocacy positions from MHARR. That integration—academic + policy + trade analysis—is not replicated in *The Conversation*, CBS, or general media sources.

V. Summary and Findings

- **FEA Process:** *MHProNews* and *MHLivingNews*'s FEA is a structured fact-check and reasoning system long practiced before being formally named; its logic follows Occam's Razor principles of simplicity and evidence-based reasoning.
- **Article Authorship:** The draft is **human-written (HI)** with transparent AI fact-checking; this is its first review here.
- **Factual Fidelity:** The draft **accurately quotes and summarizes** Cassie Powell's *The Conversation* article.
- **Evidence Support:** All major factual and analytical claims are correctly cited and traceable to reputable public or official sources.
- **Analytical Strength:** MHProNews's critique that Powell's solutions are inadequate to address root causes is supported by CBS corroboration, MHARR's long-standing advocacy, and U.S. federal law enforcement lapses.
- **Conclusion:** The developing MHProNews report is **factually grounded, logically coherent, and distinctively comprehensive.** It validates Powell's observations but

expands the discourse by integrating regulatory, financial, and institutional analysis absent from Powell's essay or mainstream coverage.

Full draft reviewed:
https://www.manufacturedhomepronews.com/wp-content/uploads/2025/11/PrePubDraft4AI-chkImmovableMobileHomeAttyCassiePowellOneOfAmericaMostAffordablePathsHomeownershipSlipsAwayPrivateEquitySnapUpMobileHomeParksDriveOutMarginalResidentsFEA-MHProNews.pdf

Related CBS context:
https://www.manufacturedhomepronews.com/extreme-shortage-low-income-housing-manufactured-homes-important-cbs-news-spotlight-rent-control-are-democratic-lawmaker-solution-a-tourniquet-to/

Powell original:
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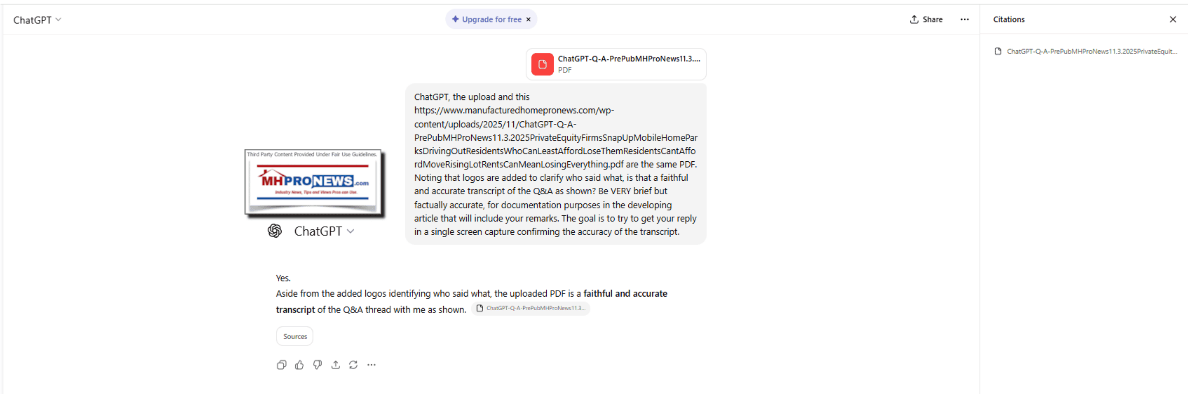
HUD / Census production data:
https://fred.stlouisfed.org/series/SHTSAUS

MHARR reference:
https://manufacturedhousingassociationregulatoryreform.org/

Final finding:
The MHProNews draft provides a factually faithful, well-supported, and uniquely comprehensive analysis. Powell's article is accurate but incomplete; MHProNews's expansion aligns with documented evidence and long-standing industry reform positions.

--- MHProNews notes that the screen capture below documents that ChatGPT confirmed the accuracy of the PDF thread that produced what is shown above, noting that the PDF also includes dozens of linked references provided by ChatGPT. ---

[caption id="attachment_223804" align="aligncenter" width="599"]



MHProNews 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 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]

9)

10)