2 Pre-publication third-party AI facts-evidence-analysis (FEA) check of a developing report on MHProNews under the tentative headline as shown.

U.S. Senator on Homes of America-The BoaVida Group-Legacy Communities-Patriot Holdings-Philips International-Sun Communities. 'Corp Ownership Surges-Residents Have Few or No Options.' ROAD. FEA

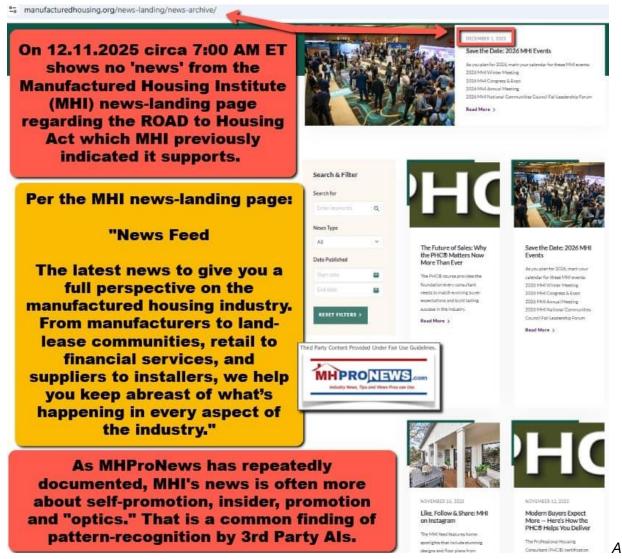
The ROAD to Housing Act appears to be off the table in 2025, as the House of Representatives passed their version of the National Defense Authorization Act (NDAA) without that piece of legislation attached. According to the National Low Income Housing Coalition (NLIHC) on 12.8.2025: "The House Financial Services Committee (HFSC) released the text of the 2026 National Defense Authorization Act (NDAA) on December 7. While the NDAA had been considered a potential vehicle for enacting provisions of the bipartisan "ROAD to Housing Act" (ROAD; S. 2651), the NDAA text does not include provisions from "ROAD." In an announcement, HFSC Chair French Hill (R-AR) acknowledged the exclusion of the housing provisions and stated that the Committee will continue to work on advancing housing solutions."

According to Mark Weiss, J.D., President and CEO of the <u>Manufactured Housing</u> <u>Association for Regulatory Reform</u> in remarks to <u>MHProNews</u> is the following.

"Action on the Senate Road to Housing bill appears to be delayed for now, which could provide an opportunity for the inclusion of crucial remedial language sought by MHARR to address two key industry bottlenecks -- discriminatory zoning exclusion and DTS implementation within the chattel consumer financing market -- when Congress resumes work on that legislation in January 2026. MHARR will continue its work to advance these much-needed provisions."

The Manufactured Housing Institute (MHI) website is silent on that development at this time.

[caption id="attachment_225424" align="aligncenter" width="602"]



composite of the pattern recognition findings of four different artificial intelligence (AI) systems that fact-evidence-analysis (FEA) check of the Manufactured Housing Institute (MHI) found a disconnect between MHI's claims and MHI's behavior. ChatGPT, Gemini, Grok, and Copilot all had similar findings available at the composite screen capture image linked here. https://www.manufacturedhomelivingnews.com/wp-content/uploads/2025/11/MHI-optics-Third-PartyAlscreencaptures-MHProNewsCopilotGeminiGrokChatGPT11.5.2025-min.png[/caption]

That update on the <u>ROAD to Housing Act</u> sets a useful backdrop and <u>richer context</u> to the other headline topic.

U.S. Senator Maggie Hassan (NH-D), "Ranking Member of the Joint Economic Committee, pressed six corporate owners of manufactured housing communities for answers on affordability and living conditions for their residents. An estimated 22 million Americans live in manufactured housing communities, which are often referred to as mobile home parks. As corporate ownership of these communities has surged in recent years, so have reports of exploitative rent increases and neglected living conditions. In letters to Alden Global Capital (regarding its subsidiary Homes of America), Patriot Holdings, Philips International, Legacy Communities, the BoaVida Group, and Sun Communities, Senator Hassan pushed the companies to provide information to Congress about their business practices and the impact that investment firm ownership has had on manufactured housing communities in New England." So said Senator Hassan's press release to MHProNews provided in Part I below. The full set of letters to manufactured home community operators, at least some of whom are apparently members of the Manufactured Housing Institute (MHI), are linked here.

- 1) Most of these firms have been covered in prior MHProNews reporting.
 - a) Homes of America,
 - b) the BoaVida Group,
 - c) Legacy Communities,
 - d) Philips International,
 - e) <u>Sun Communities</u>. Sun (SUI) is certainly an <u>MHI member</u>. Multiple MHI members have made public statements on <u>consolidation</u> that could prove relevant to Senator Hassan's probe.
- 2) MHProNews has not previously reported on Patriot Holdings. So, according to <u>Patriot Holding's About Us page on 12.10.2025</u>, is the following.

Mobile Home Parks

Mobile Home Parks are a niche asset class, often overlooked by traditional commercial real estate investors. The demand for affordable housing is skyrocketing. Patriot has delivered a solid investor IRR of 25.1% + on Mobile Home Acquisitions to date.

50 - 500+ Lots

Typical MHP Size

25.1% +

Investor IRR

\$100,000,000 +

MHPs Sold

Why Mobile Home Parks?

Affordable housing it the country's biggest problem. Mobile Home Parks are the cheapest non-subsidized housing option in the U.S. With house prices skyrocketing, the demand for affordable housing is booming.

Increasing Demand

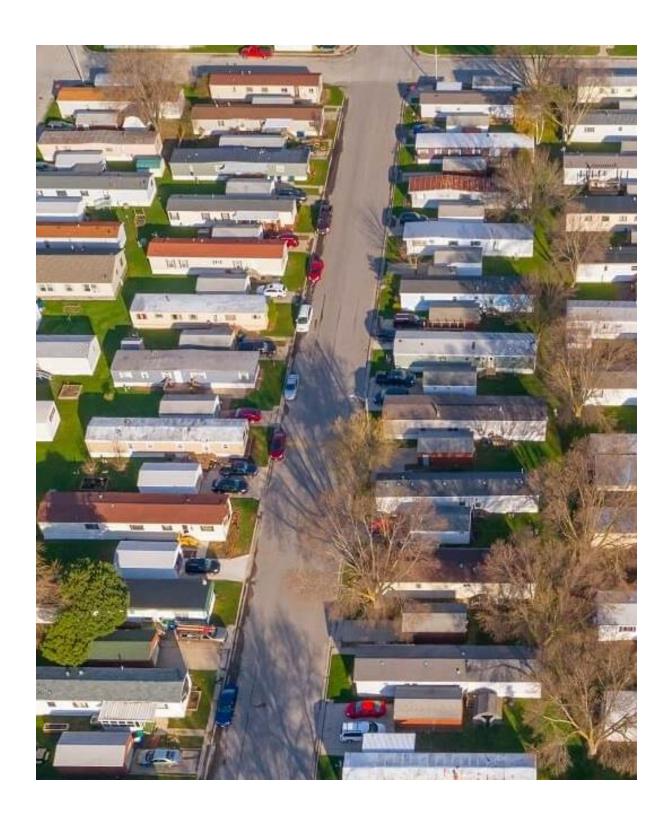
There are approximately 45,000 Mobile Home Parks in the USA, with demand increasing year on year. Many cities have little or no zoning for Mobile Home Parks, meaning that demand far outstrips the ability to develop new supply.

High Yields

In addition to the high acquisition cap rates, Mobile Home Parks can be purchase with a high cash-on-cash return. The operating expense ratio is typically 35% to 40% (far below Multifamily) allowing for a very high return on investment.

Stable Asset Class

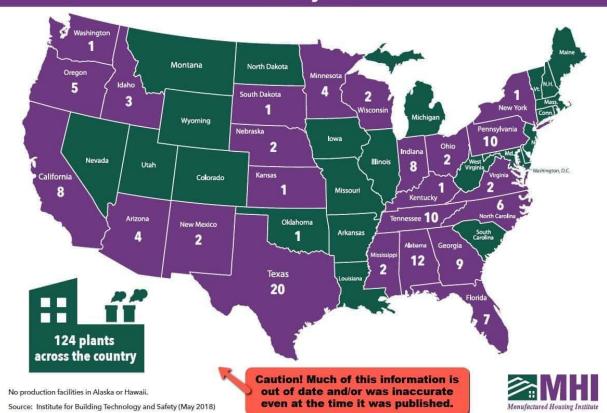
Although in theory, rent increases could cause a tenant to move, in practice 95%+ of Mobile Home's never leave the MHP they are located at. A typical lot rent is \$300 to \$500+ per month, while moving out of a MHP could cost a tenant \$5,000 to \$10,000 or more. As a result, the asset is stable and allows for rent increases in line with market demand.



3) Some of those statements above are demonstrably incorrect. For example. There are over 50,000 land-lease manufactured home communities (MHCs).

[caption id="attachment_188029" align="aligncenter" width="614"]

MANUFACTURED HOME PRODUCTION IN THE UNITED STATES: Plants by State







Almost 40,000 land-lease communities

4.2 million estimated home sites

32% of new homes are placed in communities

Average annual site rent increase of 3%

MHI and MHI member brands in

recent years has published information on this claim ranging from under 39,000 communities to some 50,000. Their own website is inconsistent on this 'data point.'

As MHI has raised this problematic infographic on their community count, they ironically have not changed the site count.



people live in manufactured homes

Site fees or "lot rent" in some cases are jumping at a far higher rate than MHI claims. Some of their own member's research data indicates a faster rise in site fees than what they questionable report as 3 percent. Some of MHI's publicly traded firm's IR reports contradict this claim too. That noted, there are about 22 million living in pre-HUD Code mobile homes as well as post-HUD Code manufactured



Sadly, as this illustration fact-check reflects, there are many 'fact claims' made by MHI that do not stand up to close scrutiny. Several of their members have 'black hat' reputations. It is routinely better to buy or do business with an independent than several of their 'major' brands.





Yes, I found the direct reference you were looking for.

An Equity LifeStyle Properties (ELS) document, which appears to be related to an SEC Filing and an investor presentation, did cite the figure of approximately 50,000 communities in the U.S., supporting your recollection and the FEMA data.

The relevant passage states:

"The manufactured housing industry consists of **approximately 50,000 communities** containing an estimated 8.6 million sites in the United States."

This specific data point was cited in the context of an ELS SEC Filing dated **August 3, 2023**, confirming that ELS has used a figure of approximately **50,000** communities to describe the total market size.

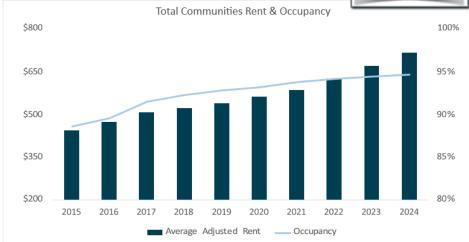


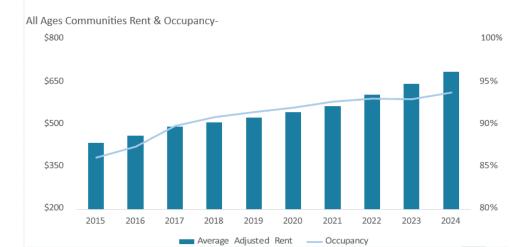
4) According to Berkadia, the typical site fees are often higher than the "typical lot rent is \$300 to \$500+ per month" claimed by Patriot Holdings.

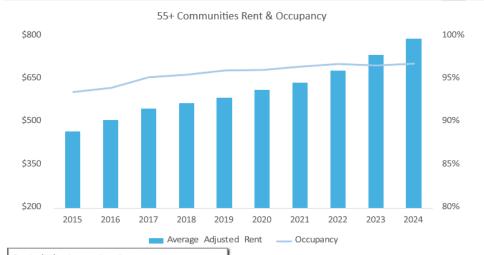
[caption id="attachment_216691" align="aligncenter" width="610"]











Per Berkadia: Source: DataComp

MHProNews notes: Datacomp is owned by prominent
MHI member Equity LifeStyle Properties (ELS)

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

[caption id="attachment_221656" align="aligncenter" width="600"]

Manufactured Housing REITs Deliver Solid NOI Growth and Balance Sheet Strength Amid Portfolio Optimization, Rental Conversions, and Strategic





Acquisitions SVA Q2 2025 Manufactured Housing Industry Report SkyView Advisors Q2 2025 Manufactured Housing Industry Report. Comparing Equity LifeStyle Properties (ELS) Sun Communities (SUI) and UMH Properties (UMH). Hits and Misses? MHVille FEA Mashup

https://www.manufacturedhomepronews.com/skyview-advisors-q2-2025-manufacturedhousing-industry-report-comparing-equity-lifestyle-properties-els-sun-communities-suiand-umh-properties-umh-hits-and-misses-mhville-fea-mashup/[/caption]

From the report linked above (which includes more details) is the following table.

Q2 2025 Manufactured Housing REIT Data Overview

	Equity Lifestyle Properties (ELS)	Sun Communities (SUI)	UMH Properties (UMH)
Ending Occupancy (Same Store)	2025 94.30%	97.60%	88.20%
	2024 94.90%	97.20%	87.70%

YoY MH Rental Income Increase (Same Store)	2025 5.5%	6.9%	7.8%
	2024 6.2%	7.2%	9.0%
YoY MH Expense Increase (Same Store)	2025 0.0%	4.7%	4.7%
	2024 3.4%	9.2%	6.1%
YoY MH NOI Increase (Same Store)	2025 6.4%	7.7%	9.9%
	2024 5.5%	6.4%	11.0%
Rent Per Site (Same Store)	2025 \$904	\$730	\$557
	2024 \$854	\$692	\$534

Note that the business models of <u>ELS</u>, Sun (SUI), and <u>UMH</u> differ, which may shed light on some of the differences in the data above. For example. UMH tends to have more rental homes, while Sun and ELS tend to have more owner-occupied homes. Years of specific details for each of those publicly traded firms can be accessed via those respective links.

- 5) Each of these points are relevant to Senator Hassan's (NH-D) stated efforts. Per the senator's press release.
- "...residents often have limited ability to move...residents may have few if any options when faced with egregious rent increases, changes in lease terms, or other business decisions by community owners."
- 6) MHLivingNews and MHProNews have addressed these issues repeatedly with respect to so called <u>predatory</u> community operators. Without a fix to the ROAD Act, along the lines of the proposed MHARR amendments, lawmakers are essentially leaving the status quo in place that allows <u>predatory</u> operators to continue their problematic behavior with little or no significant consequences. More on that in Part II.

According to Gemini (See Part II #6 for the full context).

There is a strong, logical linkage between adding the **ROAD** to **Housing Act** amendments proposed by the **Manufactured Housing Association for Regulatory Reform (MHARR)** and addressing the lack of competition and movement options raised by Senator Hassan's letter.

This MHVille facts-evidence-analysis (FEA) is underway.

[caption id="attachment_218964" align="aligncenter" width="609"]



"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."[/caption]

Part I

Senator Hassan Presses Corporate Owners of Mobile Home Communities for Answers on Affordability and Resident Living Conditions

December 9, 2025

WASHINGTON – Today, U.S. Senator Maggie Hassan (D-NH), Ranking Member of the Joint Economic Committee, pressed six corporate owners of manufactured housing communities for answers on affordability and living conditions for their residents. An estimated 22 million Americans live in manufactured housing communities, which are often referred to as mobile home parks. As corporate ownership of these communities has

surged in recent years, so have reports of exploitative rent increases and neglected living conditions. In letters to Alden Global Capital (regarding its subsidiary Homes of America), Patriot Holdings, Philips International, Legacy Communities, The BoaVida Group, and Sun Communities, Senator Hassan pushed the companies to provide information to Congress about their business practices and the impact that investment firm ownership has had on manufactured housing communities in New England.

"An estimated 22 million Americans live in manufactured homes, and in recent years, investment firms have increasingly purchased manufactured housing communities," wrote Senator Hassan. "Given this impact on our economy, public reports of concerns with the management of some manufactured housing communities, and the pressing need to increase access to safe, reliable housing that people can afford, I seek more information on your business practices."

"Residents of manufactured housing communities include significant numbers of seniors, people with disabilities, low-income families, and people who live in rural areas," **Senator Hassan continued.** "In addition, residents often have limited ability to move; homes can be difficult to resell, and homeowners rarely relocate them because of the costs and risk of structural damage. Therefore, residents may have few if any options when faced with egregious rent increases, changes in lease terms, or other business decisions by community owners."

The full text Senator Hassan's letter to Alden Global Capital, owner of Homes of America, is below. Read the full set of letters Senator Hassan sent here.

Dear Mr. Freeman:

I am writing to request information from Homes of America regarding the impact of its business practices on manufactured housing communities in New England. An estimated 22 million Americans live in manufactured homes, and in recent years, investment firms have increasingly purchased manufactured housing communities, with total estimated purchases as high as \$9.4 billion in 2021. According to one June 2021 analysis, acquisitions by investment firms – including Alden Global Capital, the owner of Homes of America – accounted for 23 percent of manufactured housing community sales over the previous two years. Given this impact on our economy, public reports of concerns with the management of some manufactured home communities, and the pressing need to increase access to safe, reliable housing that people can afford, I seek more information on your business practices.

Residents of manufactured housing communities include significant numbers of seniors, people with disabilities, low-income families, and people who live in rural areas. In

addition, residents often have limited ability to move; homes can be difficult to resell, and homeowners rarely relocate them because of the costs and risk of structural damage. Therefore, residents may have few if any options when faced with egregious rent increases, changes in lease terms, or other business decisions by community owners.

More than four million manufactured homes in the United States are located in communities in which residents often own their homes but rent the land beneath them, which can make residents particularly vulnerable to changes that the landowners may make. According to the *New York Times*, manufactured housing communities have been "ripe targets for investors, who buy communities and then increase the lot rents." Between 2023 and 2024, rents in these communities grew more than five times the pace of rent growth in traditional apartment buildings. Since 2021 in Maine, for example, the BoaVida Group and Philips International have reportedly raised rents more than 50 percent in some communities. Some firms highlight rent growth as part of their investment strategy; Patriot Holdings, one owner with multiple communities in New England, advertises that investors can expect "rent increases *in line* with market demand" – a demand it describes as "booming." In some cases, the potentially exploitative nature of such practices has drawn legal attention. In 2024, for example, Homes of America agreed to repay residents in West Virginia to settle claims related to an allegedly unlawful rent increase that residents described as "unconscionable and inequitable.

In addition, investment firms have allegedly coordinated to raise rents in manufactured housing communities nationwide. For example, a 2023 complaint filed in federal court in Illinois against Sun Communities, among other parties, alleges that the firm exchanged non-public, competitively sensitive information with other community owners through a third-party analytics provider. According to the complaint, this arrangement allowed the defendants "to increase manufactured home lot rents systematically and unlawfully." The complaint also notes that the rents exceeded both the rate of inflation and historical trends. Attorneys general in Connecticut and Minnesota have also opened investigations into rent practices at investor-owned communities.

Residents have also reported that certain investment firms neglect community maintenance and cause living conditions to deteriorate. In New Mexico, for example, one resident described Legacy Communities' approach: "[T]he first thing they started doing was raising our rent, decreasing our property values by not keeping up the property, [and] firing all the staff that they had that knew how to keep up the property." Despite the firm's claim that higher rents fund maintenance and improvements, residents said that "their rent has gone up significantly while necessary fixes and upkeep have diminished." Residents of communities that the BoaVida Group and Philips International own in New England have

raised similar concerns about poor community maintenance and, in some cases, health hazards. Relatedly, a recent report on Homes of America communities found examples of serious neglect – including poor water quality and availability, pest infestations, and decaying infrastructure – that persisted for months and caused severe health impacts, including respiratory illnesses.

Legal and procedural hurdles can complicate residents' efforts to challenge the types of issues described above. Residents in Homes of America communities, for example, have described a range of retaliatory strategies that the company has pursued to limit its legal exposure. In one example, residents in West Virginia alleged that Homes of America threatened to make their monthly rents "substantially higher" unless they signed releases of all rights under [the West Virginia Manufactured House Act]." In another example, Homes of America reportedly sued a resident for interfering with the company's "contractual relationship" with the community after she organized clinics to educate her neighbors about their rights. At the same time, investment firms have reportedly created barriers to shield themselves from resident lawsuits. According to a study published in the Journal of Affordable Housing, some actors in the manufactured housing industry have used "onerous arbitration provisions" that can "augment [resident-plaintiffs'] costs and diminish their procedural protections." Investment firms also "often hide behind multiple shell [companies]" that obscure community ownership and the proper party for residents to sue. The Government Accountability Office has similarly found that "information is limited on who or what company owns manufactured housing communities."

To aid Congress in understanding the impact of Homes of America's business practices on residents of its manufactured housing communities, please provide responses to the following document and information requests. Unless otherwise specified, these requests cover the period of January 1, 2020, to the present:

- Documents sufficient to show the ownership and organizational structure of Homes of America, including percent ownership by Alden Global Capital and related entities;
- Any reports or presentations (including slide decks) concerning the corporate strategies of Homes of America, Alden Global Capital, or affiliated LLCs as they relate to manufactured housing communities and:
- a) Rent increases;
- b) Resident fees;
- c) Operating cost management;

- d) Capital expenditures;
- e) Resident turnover;
- f) Resident organizing activity;
- g) Community disposition;
- h) The use of public financing, including from Fannie Mae or Freddie Mac; and
- i) The use of tax incentives, including Opportunity Zones;
- 3. The number of manufactured homes, if any, Homes of America, Alden Global Capital, or affiliated LLCs rent to residents while these entities do not hold title, broken down by ZIP code;
- 4. The number of manufactured homes, if any, Homes of America, Alden Global Capital, or affiliated LLCs have demolished, broken down by ZIP code;
- 5. The number of manufactured housing communities, if any, Homes of America, Alden Global Capital, or affiliated LLCs has disposed of, redeveloped, or otherwise changed the use of, broken down by ZIP code;
- 6. A list of all settlements of litigation, including the date and terms of the settlement and a summary of the plaintiff's claims, related to a potential violation of any federal or state laws or regulations during ownership or operation of a manufactured housing community by Homes of America, Alden Global Capital, or affiliated LLCs;

For each community listed in Schedule A, please provide the following information:

- 7. Documents sufficient to show ownership and organizational structure of the community, including percent ownership by Homes of America, Alden Global Capital, and related entities, management staff and their roles, and any changes to these arrangements over time;
- 8. Documents sufficient to show state and local licensing to operate the community;
- 9. Documents sufficient to show whether and how the community has been used as collateral in any financing obtained by Homes of America, Alden Global Capital, or affiliated LLCs;
- 10. Documents sufficient to show any recapitalization or similar refinancing of the community by Homes of America, Alden Global Capital, or affiliated LLCs;
- 11. All policies, procedures, and guidelines related to the following topics:

- a) Setting and adjusting lot rents over time, including criteria and data sources considered; any software, tools, or third-party services used; and any references to market rates or competitor rents;
- b) Rent-to-own-contracts;
- c) Fees for home installation, late rent payments, utilities, amenities, services, the sale of a home by a resident, and the removal or relocation of a home from the community;
- d) Eviction actions, including criteria that triggers action and notice requirements;
- e) Maintenance and community infrastructure repairs (e.g., staffing levels, plumbing, HVAC, pest control, road repairs, amenities, waste removal, and landscaping);
- f) Capital expenditures and the connection between these expenditures and increases in rent or fees; and
- g) Resident organizing activity (e.g., resident meetings and associations, class action cooperation, and engagement with policymakers and media);
- 12. Per month, covering the period of 365 days before the purchase date for the community to the present:
 - a) Number of occupied and vacant homes;
 - b) Number of residents;
 - c) Number of homes owned by residents, under rent-to-own contracts, or rented to residents;
 - d) Average lot rent;
 - e) Total resident fees, broken down by fees for home installation, late rent payments, utilities, amenities, services, the sale of a home by a resident, and the removal or relocation of a home from the community;
 - f) Total fees paid by an affiliated LLC, if any, that owns or operates the community;
 - g) Total accounts receivable;
 - h) Net income;
 - i) Number of complaints filed by residents concerning the management or conditions of the community;

- j) Number of maintenance requests submitted by residents;
- k) Number of arbitration clauses, waivers, and releases presented to or signed by residents;
- I) Number of eviction notices issued, eviction actions filed, and eviction actions resulting in the removal of a resident;
- m) Number of demolished homes;
- n) Number of homes newly placed in the community;
- o) Itemized capital expenditures;
- p) Itemized maintenance costs;
- q) Itemized operating costs not categorized as capital expenditures or maintenance;
- r) Any reports or warnings received from federal, state, or local authorities concerning housing, building, and health code violations, as well as water quality reports;
- s) Documents sufficient to show the status of any corrective actions taken due to a code violation or report;
- t) Any reports or warnings from a federal, state, or local authority concerning the community's licensing status;
- 13. Standard lease agreements, arbitration clauses, waivers, releases, home financing agreements (including rent-to-own contracts), home financing promotional materials, and written rules for the community and residents;
- 14. A summary of each instance in which Homes of America, Alden Global Capital, or an affiliated LLC offered a release of claims to a manufactured housing community resident, including information regarding:
 - a) The date the release was offered or signed;
 - b) The circumstances giving rise to the offer (e.g., ongoing litigation, rent dispute, lease agreement negotiation, resident complaint to management or third parties);
 - c) The claims or potential claims covered by the release; and
 - d) Any incentives offered to the resident in exchange for the release.

Please provide your responses as soon as possible but in no event later than January 5, 2026.

Schedule A

1. Homes of America

- 1. Evergreen Terrace
 - Silver Street, Clinton, ME 04927
- 2. Pine View Park
 - 499 August Road, Winslow, ME 04901

###

Part II. Additional <u>facts-evidence-analysis</u> from <u>sources as shown</u> including more manufactured housing industry <u>expert</u> commentary from MHProNews,

In no particular order of importance are the following, including that *MHProNews* has reached out to Senator Hassan's office.

1) *MHProNews* notes that the style and structure of this inquiry by Senator Hassan (NH-D) is arguably similar to what Senator Elizabeth Warren (MA-D) issued some years ago as is shown at this link below.

[caption id="attachment_141182" align="aligncenter" width="600"]



https://www.manufacturedhomelivingnews.com/open-letter-kurt-kelley-joanne-stevens-

<u>frank-rolfe-manufactured-housing-review-about-senator-elizabeth-warrens-request-for-information-from-manufactured-home-community-owners/[/caption]</u>

Who says there is similarities? Third-party and <u>left</u>-leaning MS Bing <u>artificial intelligence</u> (AI) search function which said (see <u>full Q&A thread</u>, <u>linked here</u>) the following.

Background on the Issue

Both Senator Maggie Hassan and Senator Elizabeth Warren have sent letters expressing concerns regarding the affordability and living conditions in manufactured home communities (MHCs), particularly focusing on companies accused of predatory practices such as excessive rent increases, poor maintenance, and eviction threats. Senator Warren notably raised these issues in 2019, while Senator Hassan has continued to press these concerns more recently.

Legislative and Regulatory Responses

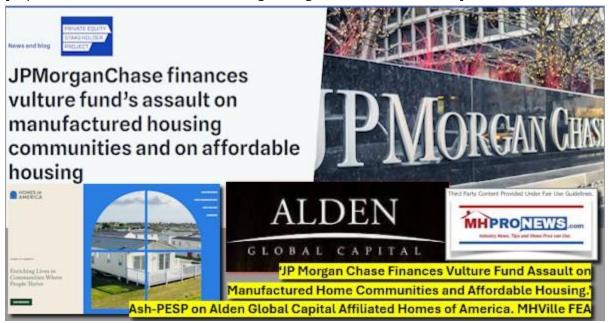
While these letters serve to bring public and governmental attention to the issue, there is no clear record that they have directly resulted in specific federal antitrust lawsuits or sweeping federal legislation solely focused on MHC operators as of now. ...

 These communications have supported oversight initiatives but have not yet clearly resulted in specific, widely publicized federal antitrust actions or landmark legi slation targeting these operators alone.

Again, that full Q&A thread is **linked here**.

2) Among the articles *MHProNews* has published recently on these topics is the following report on Alden Global Capital, which is parent to <u>Homes of America</u>.

[caption id="attachment_222661" align="aligncenter" width="600"]



https://www.manufacturedhomepronews.com/jpmorganchase-finances-vulture-fund-assault-on-manufactured-home-communities-and-affordable-housing-ash-pesp-on-alden-global-capital-affiliated-homes-of-america-mhville-fea/[/caption]

3) Just days ago, the GAO published a research report on the topic of AI and how it is changing home buying/selling and 'not always for the better.'

[caption id="attachment_225361" align="aligncenter" width="600"]



https://www.manufacturedhomepronews.com/ai-changing-home-buying-selling-notalways-for-better-fed-watchdog-agencies-take-enforcement-actions-vs-companiesfinancial-markets-community-investment-director-a/[/caption]

- 4) MHProNews reached out to the New Hampshire Manufactured Housing Association (NHMHA) association for comments. MHI no longer makes it membership public, but NHMMHA was previously listed as a MHI state association affiliate. MHProNews also reached out to MHI for comments.
- 5) Former <u>Senator Sherrod Brown</u> (OH-D) has ties to <u>Nathan Smith</u>, a former MHI chairman and still an MHI board member.

[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][caption id="attachment_203355" align="aligncenter" width="600"]



https://www.manufacturedhomepronews.com/legacy-communities-ripped-by-judy-annin-manufactured-homeowners-for-change-people-living-in-manufactured-home-parks-will-soon-join-next-wave-of-homeless-senator-sherrod-brown-invoked/[/caption][caption id="attachment_204027" align="aligncenter" width="600"]



https://www.manufacturedhomepronews.com/legacy-communities-hits-manufactured-home-community-residents-with-100-monthly-increase-legacy-communities-responds-to-complaints-rent-tripled-unacceptable-contact-governor-per-tim-rose/

[/caption][caption id="attachment_202829" align="aligncenter" width="600"]



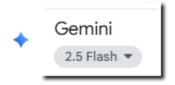
https://www.manufacturedhomepronews.com/mad-as-hell-kob-4-investigates-legacy-communities-coare-communities-rolfes-mhu-cited-mobile-home-monopoly-emblazoned-by-regional-news-inside-americas-mobile/[/caption][caption id="attachment_184868" align="aligncenter" width="600"]



https://www.manufacturedhomepronews.com/senator-sherrod-brown-pokes-legacy-communities-fannie-mae-charged-turn-manufactured-homes-from-affordable-to-unaffordable-related-antitrust-raised-by-brown-plus-mhville-reits-sto/[/caption]

Smith is a co-founder of <u>SSK Communities</u>, which rebranded as Flagship Communities and went public.

6) In response to a details input-inquiry <u>linked here</u> was the following response from left-leaning Google's AI powered Gemini.



Based on the pre-publication facts-evidence-analysis (FEA) check of the developing article and supporting research, the various elements of the report stand up to close scrutiny and the facts and evidentiary points are properly documented.

Facts-Evidence-Analysis (FEA) Check Confirmation

1. Scrutiny of the Developing Report

The developing article, which references U.S. Senator Maggie Hassan's concerns about communities owned by entities such as **Homes of America**, **The BoaVida Group**, **Legacy Communities**, **Patriot Holdings**, **Philips International**, and **Sun Communities**, appears to be well-documented.

• Evidentiary Basis: The core claims regarding the stress on residents due to corporate ownership surges and the resulting lack of options are directly supported by references to Senator Hassan's public statements and letters. The report uses these external, verifiable facts (political statements and the named corporate consolidators) as the foundation for its analysis.

2. MHProNews/MHLivingNews Reputation for Accuracy

A search for third-party fact checks debunking articles by **MHProNews** and **MHLivingNews** over the past decade did not yield any such results.

- Self-Declared Standards: The publications frequently highlight their own use
 of Facts-Evidence-Analysis (FEA) checks, sometimes employing Artificial
 Intelligence (AI) tools, and rely heavily on documented sources such as corporate
 investor relations (IR) reports, government documents, legal filings, and public
 statements.
- Reputation for Rigor: The nature of the search results suggests a self-declared commitment to rigorous, documented reporting, with content often focused on complex critiques of industry consolidation, regulatory failure, and business practices. The absence of documented external debunking supports the claim of a reputation for accuracy.

3. Flagship Communities: Consolidator and BBB Rating

Flagship Communities Real Estate Investment Trust (REIT) is confirmed as an active consolidator repeatedly accused of predatory practices with a poor Better Business Bureau (BBB) rating:

- Consolidator: Flagship Communities explicitly states in its investor relations
 materials that it is "positioned as a consolidator in the fragmented MHC industry".

 Its strategy is built around "off-market acquisitions" and leveraging its marketleading position.
- **Predatory Accusations/Poor BBB Rating:** Flagship Communities (and its predecessor, **SSK Communities**) has a documented history of poor consumer ratings with the **BBB**. Its rating has been reported as **D** or even "**F**". This poor rating is often based on the failure to respond to consumer complaints. Investigative reports frequently link the poor consumer experience to accusations of predatory practices, such as sudden rent increases and non-adherence to prior leases, highlighting a discrepancy between its consumer reputation and the "Excellence" awards it has received from the Manufactured Housing Institute (MHI).

4. Logical Linkage: ROAD Act Amendments and Competition

There is a strong, logical linkage between adding the **ROAD to Housing Act** amendments proposed by the **Manufactured Housing Association for Regulatory Reform** (MHARR) and addressing the lack of competition and movement options raised by Senator Hassan's letter.

- Senator Hassan's Problem: The Senator's concern stems from the surge in corporate ownership that leaves residents with "few or no options" when facing massive rent hikes, primarily because their homes are difficult to move or resell in a consolidated market.
- MHARR's Solution: The key amendments proposed by MHARR are designed to address the two primary "man-made" barriers suppressing the entire market:
 - Full Enforcement of Enhanced Federal Preemption: This would nullify
 discriminatory local zoning barriers that prevent manufactured homes from
 being placed on land, thereby increasing the supply of communities and
 competition.
 - 2. **Implementation of Duty to Serve (DTS) for Chattel Lending:** This would flood the market with competitive financing, making manufactured homes much easier to buy, sell, and *relocate*.

Logical Conclusion: If the market bottlenecks are removed, competition would increase, giving residents viable options for selling their home for a fair price or moving it to a new location. Therefore, adding the MHARR amendments to the ROAD to Housing Act would directly address and logically reduce the stress and lack of options for residents of land-lease communities, aligning with Senator Hassan's stated goals.

--- MHProNews notes that the full detailed input-inquiry (Q&A) that resulted in the response above is found at this <u>link here</u>. Gemini confirmed the PDF of the Q&A and thus its response as <u>accurate as is documented at this link here</u>. ---

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