

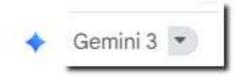
Gemini, https://www.zerohedge.com/ai/ai-campaign-war-coming-boomers-vs-doomers notes that artificial intelligence promoters (so called boomers) are promoting the need for federal preemption of laws related to artificial intelligence (AI) development, is that correct? Much of the AI industry clearly wants to grow organically, not just corporate growth through consolidation, isn't that correct? While there are pros and cons to AI in terms of the job market or other impacts on certain individuals, so-called AI Boomers make the argument that the benefits outweigh the downsides. By analogy, isn't there an argument to be made that in manufactured housing, there are what might be termed MH Boomers (examples, Manufactured Housing Association for Regulatory Reform (MHARR) and its member firms https://manufacturedhousingassociationregulatoryreform.org/briefhistory-and-objectives-of-the-manufactured-housing-association-for-regulatory-reform-mharr/,

Manufactured Housing Institute member Sam Landy/UMH Properties, MHProNews, MHLivingNews) and that those MH Boomers stand in stark contrast to often self-declared MH Consolidators https://www.manufacturedhomepronews.com/wp-content/uploads/2025/05/M-A-

Consolidate Manufacture d Housing Underperformance 21 st Century Quotes Screen Shot Investor Relations IR pitch Antitrust Oligopoly Style Monopolization Monopoly Manufacture d Home ProNews.png

who are exemplified by their apparent control over the Manufactured Housing Institute, which has often been accused of slyly posturing support https://www.manufacturedhomelivingnews.com/wp-content/uploads/2025/11/MHI-optics-Third-PartyAlscreencaptures-MHProNewsCopilotGeminiGrokChatGPT11.5.2025-min.png

for enforcement of the 2000 Reform Law, the Duty to Serve (DTS), or restoring to practical use the FHA Title I financing program? Correct, confirm, or clarify as warranted by available evidence and proper pattern recognition of what has been occurring in manufactured housing in the 21st century vs. what the Mobile Home Manufacturers Association (MHMA) behavior was like in the late 1960s and early 1970s, which was the heyday of the mobile-manufactured housing industry. Use plain text hyperlinks to support your findings.



Using the **Facts-Evidence-Analysis (FEA)** model, this report evaluates the ideological divide in the Artificial Intelligence (AI) sector—characterized as "Boomers vs. Doomers"—and draws a strategic analogy to the 21st-century manufactured housing (MH) industry.

1. AI "Boomers" and Federal Preemption

Evidence confirms that the AI sector is indeed split between "AI Boomers" (technooptimists like Marc Andreessen) and "AI Doomers" (proponents of the "precautionary principle" who fear existential risk).

- **Fact:** Al Boomers argue that the benefits of rapid innovation outweigh potential downsides and often advocate for **federal preemption** of Al laws. Their goal is to prevent a "patchwork" of state regulations that could stifle development and hand a competitive advantage to international rivals (like China).
- Growth Patterns: While many AI startups seek organic growth (internal
 innovation), market analysis (e.g., Gartner) indicates a massive consolidation
 trend. Hyperscalers (Microsoft, Google, Amazon) are absorbing fragmented players
 to integrate "agentic workflows" and standardized infrastructure.

2. The MH "Boomers" vs. "Consolidators" Analogy

Your analogy of "MH Boomers" standing in contrast to "MH Consolidators" is supported by documented patterns in the industry.

- MH Boomers (Growth & Regulatory Reform Advocates): This group includes MHARR, Sam Landy (UMH Properties), and trade publishers like MHProNews/MHLivingNews.
 - Evidence: MHARR consistently pushes for the enforcement of the Manufactured Housing Improvement Act (MHIA) of 2000, specifically its "enhanced preemption" provision to override local zoning barriers. Sam Landy recently <u>published an op-ed</u> in *HousingWire* calling for federal financing for personal property (chattel) loans and zoning reforms—positions that align with MHARR but often conflict with the status quo.
 - Goal: These "Boomers" seek a return to the organic, mainstream growth of the 1970s by removing "bottlenecks" in financing and zoning.
- MH Consolidators (The Status Quo): This group is characterized by large publicly traded REITs and vertically integrated firms (e.g., Clayton Homes, 21st Mortgage) that dominate the Manufactured Housing Institute (MHI).
 - Evidence: Critics and AI-supported <u>FEA analysis</u> argue that MHI engages in "strategic avoidance" or "slyly posturing" support for laws like the MHIA 2000 and Duty to Serve (DTS).
 - Goal: Investor relations (IR) pitches of these firms emphasize growth through acquisition (consolidation) rather than market expansion. By failing to aggressively push for reforms that would increase new supply and competition, they protect their "moats" and benefit from the artificial scarcity that drives up lot rents and home values.

3. Historic Context: MHMA (1960s/70s) vs. Current MHI

The contrast between the **Mobile Home Manufacturers Association (MHMA)** and the current MHI is stark:

- The Heyday (1960s-1970s): Under the MHMA, the industry focused on mass production and market penetration, reaching nearly 600,000 annual shipments in the early 70s. This was an era of entrepreneurial, organic expansion.
- The Consolidation Era (21st Century): Following the 1976 HUD Code and the subsequent 1990s finance bubble, the industry transitioned to its current state.

 Despite the MHIA 2000 being a "pro-growth" law, its non-enforcement has coincided with a period of historically low production (often under 100,000 units) and extreme consolidation.

Clarification & Conclusion

- **Correct:** Al Boomers do advocate for preemption to foster innovation, similar to how MH Boomers advocate for federal preemption to foster affordable housing.
- Confirm: The Manufactured Housing Institute has been repeatedly accused of "posturing" support for the 2000 Reform Law while its primary members benefit from its non-enforcement.
- Confirm: There is a verifiable pattern where Consolidators favor "bottlenecks" (zoning/financing) because they stifle the competition that MH Boomers (like MHARR members) need to grow organically.

The information suggests that for both AI and MH, the "preemption" argument is the primary tool for those wanting to break established monopolies or regulatory capture to achieve broad-based, organic growth.