Pre-publication draft for developing report on MHProNews submitted to third-party artificial intelligence (AI) for facts-evidence-analysis checks.

Affordability-Housing-Campaigns. AOC Edging Out JD Vance. Pres Trump National Address Hits Incomes-Costs-Housings-Interest Rates. 'Wages Up-Prices Down-Rates Will be Going Lower.' MHVille FEA



Housing related costs are a hot potato for millions of Americans and are thus part of the political-economic-media/psychological battle for 2026 and 2028. According to Real Clear Politics (RCP) on the morning of 12.18.2025 at about 7:16 AM ET: "Trump Job Approval: FOX: 44% | Quinnipiac: 40% | CNBC: 45% | RCP Avg: 43.6%" From the same site's morning edition on 12.17.2025: "Generic: CNBC: D+4 | Morning Consult: D+1 | Quinnipiac: D+4 | RCP Avg: D+3.0." That polling summarizes why Democrats are pressing on "affordability" and why President Donald J. Trump (R), Vice President J.D. Vance (R) and Republicans in general are all busy trying to win the messaging wars ahead of the 2026 midterms. Digging deeper, even though Alexandria Ocasio Cortez (AOC-DS) is not currently leading in Democratic party presidential nomination polling, one poll shows AOC (D) beating J.D. Vance (R). AOC laughingly said she would "stomp" Vance in 2028. That noted, AOC is #5 among Democrats, per the polling shown below. So, the picture is far from clear cut. Indeed, why should it be? Barring the unforeseen, President Trump has a little over 3 years to go in his term in the Oval Office. Which brings us in this MHProNews MHVille facts-evidence-analysis (FEA) to the President's national address on 12.17.2025.

1)



— LongGoylandGurl aus (@LuvableSweetP) December 18, 2025

■BREAKING: AOC leads VP JD Vance 51%-49% in hypothetical 2028 poll, per Verasight. pic.twitter.com/hRhbTJ89WD

— Derrick Evans (@DerrickEvans4WV) December 17, 2025

Big Data Poll | 12/10-12/12 RV

2028 Democratic presidential primary

Kamala Harris 31.1%
Gavin Newsom 20.3%
Pete Buttigieg 10.0%
Josh Shapiro 6.4%
A. Ocasio-Cortez 6.3%
Andy Beshear 3.5%
Gretchen Whitmer 3.1%
Undecided 14.4% https://t.co/pm2xNSIcys pic.twitter.com/xvjcowaDNb

— Politics & Poll Tracker ☼ (@PollTracker2024) December 15, 2025

A common and apt disclaimer for keen political observers is that polling this far out can obviously shift. It doesn't take a political science degree to see that if AOC (D) has edged J.D. Vance (R) - the later who at this point seems to be the likely 2028 GOP presidential contender - and given Kamala Harris (D) loss, and 'baggage' problems faced by several of their other named Democratic contenders, that it would be no surprise if AOC steadily rises in the poll as 2028 approaches. On an interesting note, 3 of the 7 Democrats named in that poll above are women. Two of the last four Democratic nominees since the 2016 campaign season were women.

2) The <u>left</u>-leaning <u>The Hill</u> said the following on 12/09/25.

...according to a new Harvard CAPS/Harris <u>poll</u>, an uptick from last month as Americans weathered a record-long government shutdown.

The figure has <u>hovered around 40 percent</u> since the start of Trump's second term but dropped to 35 percent last month before recovering to 39 percent in the latest survey. Another 52 percent think the country is on the wrong track, down 2 points from last month.

While that sounds bad, and it obviously isn't what GOP leadership would hope for, to frame that data, just before the 2024 election <u>left</u>-leaning <u>ABC News</u> said the following.

Two-thirds of Americans say that the country is "pretty seriously off on the wrong track," while just under a third say the country is moving in the right direction, according to an <u>ABC News/Washington Post/Ipsos</u> <u>poll</u> conducted using Ipsos' KnowledgePanel.

Overall, Americans seem unhappy and anxious, with a slim majority saying the economy has gotten worse since President Donald Trump took office and majorities saying that both major parties and the president are out of touch. A majority of Americans are also growing <u>increasingly concerned over the government shutdown</u>.

Far more Democrats (95%) and independents (77%) say the country is "pretty seriously off on the wrong track" than Republicans (29%), along with larger shares of Black (87%), Hispanic (71%) and Asian (71%) Americans than white Americans (61%). Majorities of Americans in urban, suburban and rural areas say the country is moving in the wrong direction, as well as those with varying levels of education and income.

- 3) Restated, polling has moved more towards the "right track" from 13 months ago per the results shown above, even though the GOP still trails on the generic ballot. Leaders in both major parties are pointing fingers and are scrambling for the messaging high ground. While staples like food, fuel, healthcare, and utilities are high on people's minds, so too is housing costs.
- 4) As the <u>Manufactured Housing Association for Regulatory Reform</u> (MHARR) reported earlier this week, some <u>75 percent of the U.S. housing is "unaffordable."</u> In the report linked <u>here</u> and further below, the Manufactured Housing Institute (MHI) was oddly silent about that unaffordability in housing topic.

The MHVille FEA is underway.

[caption id="attachment 218964" align="aligncenter" width="606"]



"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. From the right-leaning Daily Signal to MHProNews is the following

News

'Stronger Than Ever Before': 4 Highlights From Trump's Speech Showcasing 2025 Accomplishments

Elizabeth Troutman Mitchell | December 17, 2025



President Donald Trump addresses the nation from the Diplomatic Room of the White House on December 17, 2025 in Washington, DC. (Doug Mills - Pool/Getty Images)

President Donald Trump touted his 2025 accomplishments in a national address Wednesday night.

"Tonight, after 11 months, our border is secure, inflation is stopped, wages are up, prices are down, our nation is strong, America is respected, and our country is back," he said, "Stronger than ever before. We're poised for an economic boom the likes of which the world has never seen."

Lowering Prices

Trump said the Biden administration "looted the Treasury," driving up prices, but he is bringing them down.

"Under the Biden administration, car prices rose 22% and in many states 30% or more. Gasoline rose 30 to 50%, hotel rates rose 37%, airfares rose 31%," he said. "Now under our leadership, they are all coming down and coming down fast."

Trump is also solving the price of groceries, he said.

"The price of a Thanksgiving turkey was down 33% compared to the Biden last year. The price of eggs is down 82% since March, and everything else is falling rapidly, and it's not done yet," he said. "But boy, are we making progress."

Wages are going up much faster than inflation, Trump said. He said tariffs are to thank for record investments, leading to jobs, in Ameica.

TRUMP: 100% of All Net Job Creation Has Gone To Native-Born Americans

"In the year before my election, all net creation of jobs was going to foreign migrants. Since I took office, 100% of all net job creation has gone to Americans," touted President Trump during a speech at the... pic.twitter.com/0izISBXGJT

— The Daily Signal (@DailySignal) December 18, 2025

"I've secured a record breaking \$18 trillion of investment into the United States, which means jobs, wage increases, growth, factory openings and far greater national security," he said. "Much of this success has been accomplished by tariffs, my favorite word tariffs, which for many decades have been used successfully by other countries against us, but not anymore. Companies know that if they build in America, there are no tariffs, and that's why they're coming home to the USA in record numbers."

2. Securing the Border

According to Trump, the worst thing President Joe Biden did was open the border, but he has secured it.

"Our border was open, and because of this, our country was being invaded by an army of 25 million people, many who came from prisons and jails, mental institutions and insane asylums," he said.

"Starting on day one, I took immediate action to stop the invasion of our southern border," he continued. "For the past seven months, zero illegal aliens have been allowed into our country, I think, which everyone said was absolutely impossible."

TRUMP: Zero Illegal Aliens Allowed Into US Last 7 Month

In November 2025, zero illegal aliens were released into the interior of the United States, compared to the 7,185 released by the Border Patrol under the Biden administration in November 2024, according to @CBP.

"For the... <u>pic.twitter.com/w2Xwoh4YOY</u>

— The Daily Signal (@DailySignal) December 18, 2025

Trump said America didn't need legislation to secure the border, just a new president.

"We inherited the worst border anywhere in the world, and we quickly turned it into the strongest border in the history of our country," he said.

Trump said his administration has cracked down on cartels which smuggled drugs across the border.

"They decimated the bloodthirsty foreign drug cartels," he said. "We did that all by ourselves, with our people, and we're so proud of it, because they were poisoning and destroying our population."

3. Ending Eight Wars in 10 Months

"I've restored American strength, settled eight wars in 10 months, destroyed the Iran nuclear threat and ended the war in Gaza, bringing for the first time in 3000 years, peace to the Middle East, and secured the release of the hostages, both living and dead," Trump said.

Trump touted his reforms to the U.S. military during his first year. He announced that members of military will receive "warrior dividends" of \$1,776 in honor of the nation's founding, saying the "checks are on the way."

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"For the... pic.twitter.com/w2Xwoh4YOY

— The Daily Signal (@DailySignal) <u>December 18, 2025</u>

"Nobody deserves it more than our military, and I say congratulations, everybody," he said. "And by the way, we now have record enlistment in our military, and last year, we had among the worst recruitment numbers in our military's history.

4. Passing One Big Beautiful Bill Act

Trump said tax cuts for working families under his "One, Big Beautiful Bill" will yield massive tax refunds this spring.

"Under these cuts, many families will be saving between \$11,000 and \$20,000 a year, and next spring is projected to be the largest tax refund season of all time because of tariffs, along with the just passed One Big, Beautiful Bill," he said. "Next year, you will also see the results of the largest tax cuts in American history that were really accomplished through our great Big, Beautiful Bill, perhaps the most sweeping legislation ever passed in Congress."

Trump said the bill included 12 bills wrapped up in one, including no tax on tips, no tax on overtime, and no tax on Social Security.

President Trump Announces 'Warrior Dividend' For Military Members

During his address to the nation on Wednesday night, <u>@POTUS</u> announced that, in honor of America's upcoming 250th anniversary, he will be sending \$1,776 to over 1,450,000 military service members.

"We made a... pic.twitter.com/Rv4MVxecCQ

— The Daily Signal (@DailySignal) December 18, 2025

Part II

In no particular order of importance are the following.

1) President Trump (R) signaled going into the fall that he may declare a national housing emergency. That formal announcement did not happen. Nevertheless, it stands as a reminder that Trump has obviously been aware of the importance of the issue.



https://www.manufacturedhomepronews.com/housing-emergency-declaration-rep-mike-flood-we-dont-need-more-subsidies-we-need-more-homes-at-prices-people-can-afford-what-clayton-told-congress-mhi-pattern-hides-in-plain-si/[/caption]

2) In fairness, the facts clearly reflect that the Biden-Harris (D) Administration and its HUD Secretary Marcia Fudge (D) failed to enforce the "enhanced preemption" provision of the Manufactured Housing Improvement Act, as was also true of preceding administrations of both major parties.

[caption id="attachment_172037" align="aligncenter" width="600"]



https://www.manufacturedhomepronews.com/hud-sec-marcia-fudge-zoning-manufactured-homes-until-we-start-to-address-this-we-are-going-to-continue-to-be-perpetually-in-this-kind-of-situation-news-analys/[/caption][caption id="attachment 223487" align="aligncenter" width="600"]



https://www.manufacturedhomepronews.com/infiltrated-the-ideological-capture-of-homelessness-advocacy-capital-research-center-discovery-institute-report-hits-misses-relevant-insights-housing-dollars-misallocation-mhvi/[/caption][caption id="attachment_198543" align="aligncenter" width="600"]



https://www.manufacturedhomepronews.com/watchdog-org-spotlights-inflation-woes-study-would-be-homeowners-need-80-more-income-to-buy-than-4-years-ago-but-incomes-up-only-23-percent-more-mhville-facts-wi/[/caption][caption id="attachment_207500" align="aligncenter" width="481"]

Real Estate

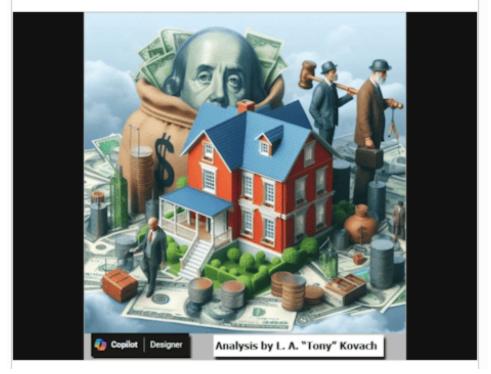
Solution: "Would-Be Homebuyers Need 80% More Income Than 4 Years Ago"

A fact check and analysis of a report by Bethany Blakely with Al confirmed her troubling points. A closer look reveals solutions.



L. A. "Tony" Kovach, Community Contributor

Posted Sun, Aug 25, 2024 at 5:13 pm ET | Updated Sun, Aug 25, 2024 at 5:18 pm ET | प्



https://patch.com/florida/lakeland/solution-would-be-homebuyers-need-80-more-income-4-years-ago
[/caption][caption id="attachment_209284" align="aligncenter" width="600"]

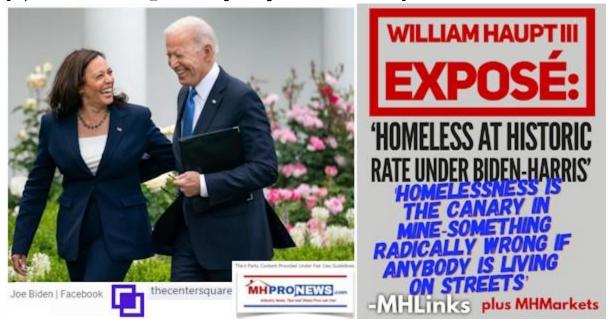


https://www.manufacturedhomepronews.com/hud-documents-own-failures-to-congress-homelessness-soars-to-record-high-under-biden-harris-im-mad-as-hell-what-hud-did-and-didnt-say-in-annual-homelessn/[/caption][caption id="attachment_222279" align="aligncenter" width="600"]



https://www.manufacturedhomepronews.com/corruption-ignorance-what-explains-800000-per-unit-to-house-homeless-this-is-a-powerful-expose-taxpayers-pay-over-800k-per-unit-for-homeless-housing-lack-of-affordable-housing-f[[caption]]

[caption id="attachment_204333" align="aligncenter" width="600"]



https://www.manufacturedhomepronews.com/william-haupt-iii-expose-homeless-at-historic-rate-under-biden-harris-homelessness-is-the-canary-in-mine-something-radically-wrong-if-anybody-is-living-on-streets-mhlinks/[/caption]

3) Since Trump-Vance (R) have taken office, MHARR has pressed members of the administration for enforcement of existing federal laws that while superficially favorable for more manufactured housing have languished in enforcement for most of the 21st century.

[caption id="attachment_212889" align="aligncenter" width="619"]



https://manufacturedhousingassociationregulatoryreform.org/manufactured-housing-association-for-regulatory-reform-mharr-leaders-call-on-hud-secretary-to-address-and-remedy-federal-manufactured-housing-program-mismanagement/[/caption][caption id="attachment_213885" align="aligncenter" width="600"]

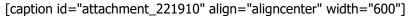


'Seeking the Alignment of the Manufactured
Housing Industry with President Trump's
and HUD Secretary Scott Turner's Vision EX-MH
of Affordable Homeownership'

Q+A WITH
DANNY GHORBANI
EX-MHI VP EX-CEO
OF MHARR

https://www.manufacturedhomepronews.com/seeking-the-alignment-of-the-manufactured-housing-industry-with-president-trumps-and-hud-secretary-scott-turners-vision-of-affordable-homeownership-qadanny-qhorbani-ex-mhi-vp-e/[/caption]

Despite a face-to-face meeting with HUD Secretary Turner, there has been no apparent movement with respect to <u>enhanced preemption</u> enforcement. That noted, unlike MHARR, the Manufactured Housing Institute (MHI) has made <u>no apparent fact-to-face effort by MHI to get enhanced preemption</u> enforced.





https://www.manufacturedhomepronews.com/hud-sec-scott-turner-congressional-reps-federal-officials-manufactured-housing-institute-mhi-innovative-housing-showcase-2025-video-apparently-documents-mhi-affordable-housing-miscues-fea/[/caption]

MHProNews predicted via the "acid test" that the Innovative Housing Showcase (IHS) would come and go without any serious effort to promote organic manufactured housing industry growth.

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



https://www.manufacturedhomepronews.com/acid-test-pending-innovative-housing-showcase-2025-as-manufactured-housing-institute-mhi-behavioral-case-study-will-mhi-use-ihs-2025-to-try-prove-their-industry-critics-wrong-mhville-fea/[/caption][caption id="attachment_220613" align="aligncenter" width="600"]



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

4) Not to diminish MHI's responsibility for their optics-heavy performance-light behavior as documented by four different AI systems, objectively it must be noted that regulators and public officials are part of

the problem. Which is why periodic looks into the political-economic-media/psychological efforts are warranted. HUD's own researchers have said that for over 50 years, both major parties have known the underlying causes and cures to the housing crisis without enforcing steps that would impact the root causes.

[caption id="attachment_211004" align="aligncenter" width="600"]



https://www.manufacturedhomelivingnews.com/revisiting-pamela-blumenthal-and-regina-gray-hud-edge-report-opportunities-to-increase-housing-production-and-preservation-plus-star-parker-hud-sec-turner-with-facts-and-mhville-analysis/[/caption][caption id="attachment_216661" align="aligncenter" width="600"]



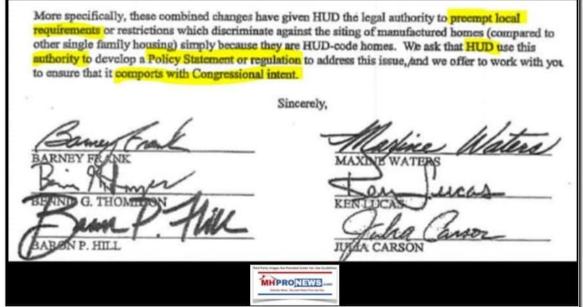
https://www.manufacturedhomepronews.com/fifty-years-of-efforts-to-reduce-regulatory-barriers-pamela-

<u>m-blumenthal-hud-office-of-policy-development-and-research-unpacking-5-decades-of-affordable-housing-miscues-incl/[</u>/caption][caption id="attachment_192963" align="aligncenter" width="600"]



https://www.manufacturedhomepronews.com/expanding-housing-choice-through-investments-in-innovation-and-technology-regina-gray-hud-director-affordable-housing-research-and-technology-division-on-manufactured-housing-plus-m/[/caption][caption id="attachment_186505" align="aligncenter" width="589"]





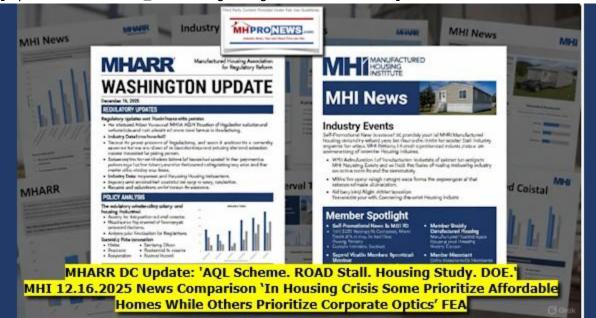
See

the report linked here for the full letter. https://www.manufacturedhomelivingnews.com/coming-epic-affordable-housing-finance-clash-chair-maxine-waters-vs-warren-buffett-clayton-homes-historic-challenges-ahead/ Note: depending on your browser or device, many images in this report can be clicked to expand. or 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]

5) As MHProNews reported earlier this week, the difference between MHI's reporting in December 2025 vs. that of MHARR is stark.

[caption id="attachment_225765" align="aligncenter" width="600"]

[caption id="attachment_225549" align="aligncenter" width="600"]



https://www.manufacturedhomepronews.com/mharrs-washington-update-aql-type-scheme-road-stall-housing-study-doe-updates-mhi-12-16-2025-news-comparison/[/caption]

6) With too few serious (vs. posturing) manufactured housing advocates, is it any wonder that the there is a housing crisis? The math is clear. Without millions of more HUD Code manufactured homes, the affordable housing crisis can't be solved. That's the takeaway from over 5 decades of historic and lived experiences.



https://www.manufacturedhomepronews.com/chairman-french-hill-ranking-member-maxine-waters-reps-mike-flood-emanuel-cleaver-release-housing-for-21st-century-act-whats-up-at-manufactured-housing-institute-mountain-of-crumb/[/caption][caption id="attachment_225590" align="aligncenter" width="600"]



https://www.manufacturedhomepronews.com/mhis-seemingly-illogical-or-self-defeating-legislative-behavior-is-best-explained-by-the-investor-relations-ir-pitches-of-its-corporate-leaders-plus-sunday-weekly-headlin/[/caption][caption id="attachment_218433" align="aligncenter" width="600"]



https://www.manufacturedhomelivingnews.com/tanstaafl-socialism-big-government-thomas-sowell-affordable-housing-crisis-protections-against-special-interests-how-to-move-to-solutions-crucial-safeguard-against-future-distortions-mhville-fea/[/caption]

7) Perhaps due in part to their poor record of advocacy and weakness in reporting, MHI and their allied bloggers have been sliding in traffic/visitors/pageviews. See the detailed facts and evidence in the report linked below.

[caption id="attachment_225514" align="aligncenter" width="600"]

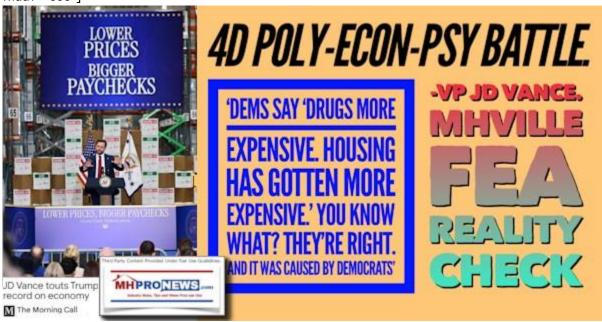


https://www.manufacturedhomepronews.com/manufactured-housing-institute-traffic-plummets-in-nov-2025-mhvillage-manufacturedhomes-com-mobilehomeuniversity-com-mhinsider-insiders-prioritize-moats-consolidation-over-growth/[/caption][caption id="attachment_225639" align="aligncenter" width="600"]



https://www.manufacturedhomepronews.com/janet-thome-tiny-house-alliance-usa-asserts-icc-1215-small-residential-units-threaten-hud-code-manufactured-homes-and-tiny-home-artisans-among-others-by-big-corp-interests-exclusive-plus-fea/[/caption][caption id="attachment_225745" align="aligncenter"

width="600"]



<u>https://www.manufacturedhomepronews.com/4d-poly-econ-psy-battle-dems-say-drugs-more-expensive-housing-has-gotten-more-expensive-you-know-what-theyre-right-and-it-was-caused-by-democrats-vp-j/(caption)</u>

8) While the steps being taken by the Trump-Vance Administration may be reducing housing costs and bringing down interest rates while increasing incomes, the potential breakthrough move is to enforce existing laws. That has been the consistent argument of MHARR and some others.

[caption id="attachment_221355" align="aligncenter" width="566"]

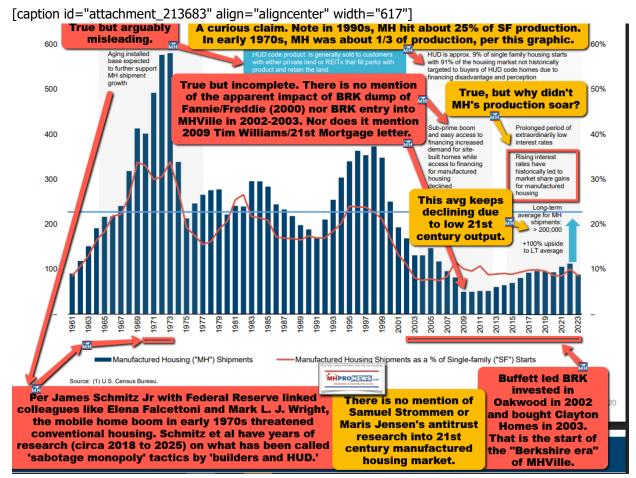


<u>https://manufacturedhousingassociationregulatoryreform.org/mharr-communication-to-president-trump-seeks-elimination-of-industry-bottlenecks-as-part-of-cure-for-affordable-housing-crisis/[/caption][caption id="attachment_220730" align="aligncenter" width="600"]</u>



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

Will the Trump-Vance Admin pivot and do what others in the 21st century have failed to do in the 21st century? If so, there is not yet any clear evidence that would indicate that is the case.



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_212150" align="aligncenter" width="600"]



https://www.manufacturedhomepronews.com/minneapolis-fed-economic-writer-jeff-horwich-learning-from-first-and-only-manufactured-housing-boom-spotlights-elena-falcettonimark-wrightjames-schmitz-jr-research-wheres/ [/caption][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]