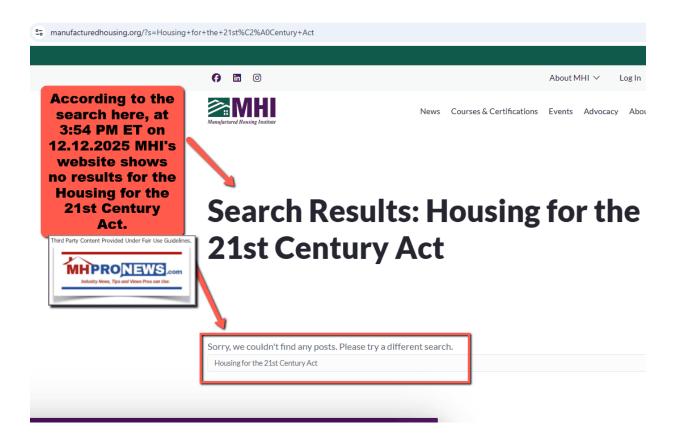
Pre-publication draft for third-party artificial intelligence (AI) check of a developing article for MHProNews on the topics as shown.

Chairman French Hill-Ranking Member Maxine Waters-Reps. Mike Flood-Emanuel Cleaver Release Bipartisan Housing Package. What Happened to Manufactured Housing Institute?

Left-leaning Newsweek, the New York Times, and Politico each published articles focused on aspects of advancing bipartisan legislation that claims to reform the housing market in a manner that will remove barriers and boost construction. Per the NY Times: "The fact that in present-day America big and meaningful public projects seem impossible to build is about the only thing that Democrats and Republicans agree on these days." According to Newsweek: ""At a time when homeownership increasingly feels out of reach, this legislation offers meaningful, pragmatic solutions to restore opportunity for millions of American families," National Association of REALTORS Executive Vice President and Chief Advocacy Officer, Shannon McGahn, said in October." Also per Newsweek: ""Building more homes is the only way to ease America's housing affordability crisis and the ROAD to Housing Act includes favorable provisions aimed at zoning and land-use policies, rural housing and multifamily housing that will stimulate construction of sorely needed housing," Chairman of the National Association of Home Builders (NAHB) Buddy Hughes said in a statement shared with Newsweek in July." Politico's report specifically mentioned manufactured housing: "The legislation comes as lawmakers on Capitol Hill and the Trump administration grapple with how to address a housing affordability crisis that is weighing on voters' minds going into next year's midterm elections. The 27-provision package would allow for an additional eligible use of Community Development Block Grant funds for affordable housing construction, require updated standards and state certifications so manufactured homes without a chassis are treated on par with traditional homes under federal Housing and Urban Development codes and intends to cut some regulations for housing related activities under the National Environmental Policy Act." The right-leaning Washington Examiner stated: "The legislation would provide greater flexibility for governments in allocating funding under the program, which was created in 1990 as part of a broader shift in housing policy toward giving more responsibility to states and cities. It would also provide relief from federal environmental rules that slow down projects." The Washington Examiner also said: "The Housing For the 21st Century Act also touches on zoning. "Inventorying the costs associated with local zoning decisions, I think that will lead to more affordability across the country," Hill said. "There are 9,000 zoning commissions in the United States that make these decisions.""

What has the Manufactured Housing Institute (MHI) said about these developments? At 3:54 PM Eastern on 12.12.2025 - nothing.



Which brings the regular, detail-minded readers of <u>MHProNews</u> back to the remarks by an MHI insider who mused "<u>What the hell is going on with MHI</u>?"

By contrast, sources at the <u>Manufactured Housing Association for Regulatory Reform</u> (MHARR) tell <u>MHProNews</u> that they are planning a new Washington Update. There are other items they want to bring to the attention of the industry in the days ahead. Until then, MHARR has said that they still want to see Congress adopt their recommended amendments.

[caption id="attachment_220730" align="aligncenter" width="600"]



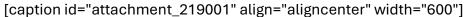
https://manufacturedhousingassociationregulatoryreform.org/manufactured-housing-association-for-regulatory-reform-mharr-submits-amendments-to-address-key-manufactured-housing-bottlenecks-industry-must-act/[/caption][caption id="attachment_221536" align="aligncenter" width="566"]



https://manufacturedhousingassociationregulatoryreform.org/mharr-communication-to-president-trump-seeks-elimination-of-industry-bottlenecks-as-part-of-cure-for-affordable-housing-crisis/[/caption]

Unlike MHI, MHARR has released a detailed White Paper analysis of the bipartisan ROAD to Housing Act which the Senate had attached the NDAA. That portion of the NDAA bill, as

MHProNews reported, was stripped out of the NDAA legislation by the House of Representatives. But MHARR stands by their analysis.





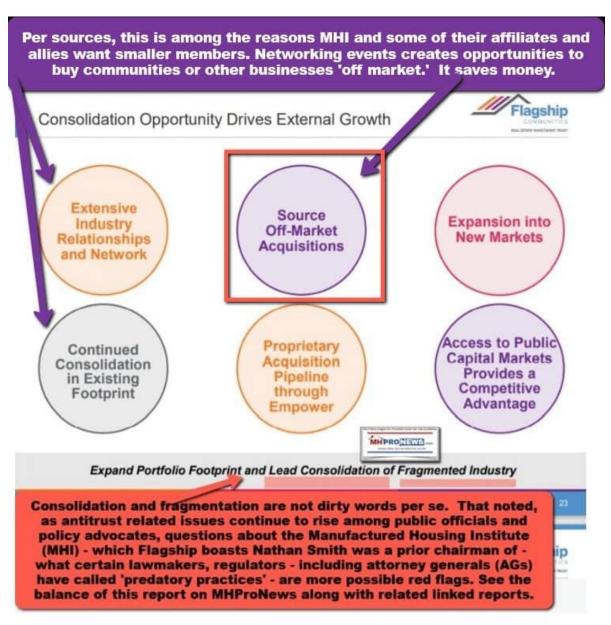
https://manufacturedhousingassociationregulatoryreform.org/white-paper-analysis-of-u-s-senate-road-to-housing-act-of-2025-a-manufactured-housing-association-for-regulatory-reform-mharr-critical-review/[/caption]

MHARR specifically asked Congress for the following.

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

Those would have essentially no new costs to taxpayers. Both are essentially already part of federal law but have been ignored by both Democratic and Republican Administrations throughout the 21st century. On paper, it would seem that MHI and MHARR both support the Duty to Serve (DTS) and <u>enhanced preemption</u> enforcement. But when asked to sue or take robust action to enforce those provisions of federal law, MHI has turned a blind eye and deaf ear to MHARR's calls for concrete action over mere lip service. Which has led not

one, but four different artificial intelligence (AI) systems to conclude that MHI is posturing for the sake optics while they steadily consolidate the industry, which seems to be MHI's unstated agenda, but the openly declared goal of multiple MHI members. Per MHI member Flagship Communities (MHC-U.TO), whose co-founder Nathan Smith is a former MHI chairman and is still a member of the MHI board of directors.



But as MHProNews has documented using statements from earnings calls, investor relations (IR) statements and other sources as shown are these clear <u>consolidation</u> focused remarks.

"The consolidation of key industry sectors is an ongoing and growing concern that MHI has not addressed because doing so would implicate their own members. Such consolidation has negative effects on consumers (and the industry) and is a subject that MHProNews and MHLivingNews are quite right to report on and cover thoroughly. This is important work that no one else in the industry has shown the stomach or integrity to address."

- Mark Weiss, J.D., President and CEO of the Manufactured Housing Association for Regulatory Reform (MHARR) in on the record <u>remarks emailed to MHProNews</u>.

As recently as 12.12.2025 third-party Als have once more called out MHI and their associated publishers and bloggers for their routine failures at informing and advancing the industry.

[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]

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

[caption id="attachment_218964" align="aligncenter" width="603"]



"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 <u>House Financial Services Committee</u> (HFSC) press release to MHProNews is the following.

Chairman Hill, Ranking Member Waters, Reps. Flood & Cleaver Release Bipartisan Housing Package

Washington, December 11, 2025

House Committee on Financial Services Chairman French Hill (R-AR), Ranking Member Maxine Waters (D-CA), Subcommittee on Housing and Insurance Chair Mike Flood (R-NE), and Subcommittee on Housing and Insurance Ranking Member Emanuel Cleaver (D-MO), unveiled the bipartisan *Housing for the 21st Century Act*.

This bipartisan housing package will streamline housing development and affordability by updating outdated programs, removing regulatory roadblocks and increasing local flexibility.

Chairman Hill said, "Our Committee is dedicated to finding new ways to foster a home building and buying environment where achieving the American Dream is in reach for our families across the nation. Our goal is to chart a path forward toward greater development capacity and a simplified regulatory framework. I'm proud to advance this package with Ranking Member Waters, Subcommittee Chair Flood, and Ranking Member Cleaver to tackle housing costs and access challenges for American homeowners and renters. We look forward to moving this bill through regular order and working with our Senate counterparts in the new year to get a bill signed into law that reflects ideas from both chambers and delivers real results for American families."

Ranking Member Waters stated, "Today, I am pleased that our Committee is finally taking the lead on advancing meaningful housing legislation. The Housing for the 21st Century Act reflects a shared recognition that our affordable housing crisis demands real solutions and coordinated effort. This is a historic moment for our Committee, and I commend Chairman Hill for his leadership and Subcommittee Chairman Flood and Ranking Member Cleaver for joining in this effort. Under previous Republican Committee Chairmen, housing has either been ignored or put on the table for dismantlement. Through our partnership on this legislation, we are showing that housing is truly a bipartisan issue and that we can all come together to bring down costs and expand access to housing for all Americans. I also appreciate the work of my Senate colleagues in passing the ROAD to Housing Act, some of which is included in the House bill. While I was disappointed ROAD was not included in the NDAA, there is clearly broad bipartisan support in both Chambers to advance housing legislation. Our legislation, the Housing for the 21st Century Act, builds on my lifelong efforts to create long-term affordability and opportunity in housing, and represents an important first step towards finally solving our housing crisis once and for all. I want to be clear, however, that today's introduction is not a final product, as I know there are many more important, bipartisan ideas that I and other Members of the House will want to include as the bill advances. Nevertheless, when we pass the Housing for the 21st Century Act into law, we will move closer to a future where every family, no matter their income or ZIP code, has a safe, stable, and affordable place to call home. I look forward to moving

this bill through the Committee process and to the House floor as quickly as possible. Millions of renters, homeowners, elderly, veterans and people experiencing homelessness are counting on us to act with urgency."

Subcommittee Chair Flood added, "As housing gets more expensive, the American Dream of homeownership is slipping away for working families. This package is the product of bipartisan work in the Financial Services Committee to address some of the core issues driving up the cost of housing. I want to thank Chairman Hill, Ranking Member Waters and my counterpart on the Housing and Insurance Subcommittee Ranking Member Emanuel Cleaver for working together to produce this strong, bipartisan package. I look forward to working with my colleagues to advance this legislation through the committee, move it across the House floor, and ultimately to get these critical reforms enacted into law."

Rep. Cleaver said, "The cost of living remains the most urgent challenge facing Americans in every region of the country, and tackling that crisis begins with bipartisan, comprehensive housing reform. Over the past year, Ranking Member Waters, Chairman Flood, Chairman Hill, and I have worked with Committee members on legislation that cuts unnecessary red tape, accelerates the development of affordable housing, and reduces costs for hardworking families. I'm proud of the bipartisan package we are introducing today and look forward to working with the House and Senate to advance critical housing legislation to the president's desk."

Click here for the text of the bill.

Click <u>here</u> for a one-pager.

Click <u>here</u> for a section-by-section.

Further Background:

The Committee has held several hearings on housing.

- On <u>December 3, 2025</u>, the full Committee held a hearing entitled "Building Capacity: Reducing Government Roadblocks to Housing Supply."
- On <u>July 16, 2025</u>, the Subcommittee on Housing and Insurance held a hearing entitled "HOME 2.0: Modern Solutions to the Housing Shortage."
- On <u>June 12, 2025</u>, the Subcommittee on Housing and Insurance held a hearing entitled "Housing in the Heartland: Addressing Our Rural Housing Needs."
- On May 14, 2025, the Subcommittee on Housing and Insurance held a hearing entitled "Expanding Choice and Increasing Supply: Housing Innovation in America."

• On March 4, 2025, the Subcommittee on Housing and Insurance held a hearing entitled "Building Our Future: Increasing Housing Supply in America."

Part II. Per the New York Times.

Pull quotes from the article linked above.

1)

America Wants to Build Again. If You Squint, You'll See Hopeful Signs.

Crumbling highways. A housing shortage. Broken infrastructure. America is stuck. But the pendulum may be ready to swing.

2)

The inertia series joins a stack of new books by mostly self-identifying progressive authors, among them Yoni Applebaum's "Stuck," Dan Wang's "Breakneck," "Abundance" by the Times Opinion columnist Ezra Klein and Derek Thompson, and Marc Dunkelman's "Why Nothing Works," all of which, in one way or another, locate inertia's roots in an uncompromising bureaucracy and byzantine legal system that has metastasized since the 1970s.

These ideas have gravitated into the political sphere. The so-called abundance agenda — Klein and Thompson's book has proved the most influential of the bunch — has coalesced into an anti-inertia platform for a moderate wing of the Democratic Party, its advocates arguing that America should increase the supply of housing and upgrade its infrastructure through targeted deregulation.

The culprit: layers of regulations and competing interests, litigated in an overloaded court system. Otherwise known as red tape. The Biden administration's Inflation Reduction Act in 2022 allocated some \$370 billion to fight climate change, promising thousands of charging stations for electric vehicles across the country, yet only a few dozen have been built. During this last half-century or so, an Everest of rules and regulations — ostensibly devised to protect the environment, preserve heritage and empower ordinary citizens — have ended up slow-walking or killing countless developments, big and small, good and bad, turning the once-proud and nimble nation that erected the Empire State Building in a year and built the Hoover Dam in five, into a NIMBYish, lumbering vetocracy.

Conservatives have been railing against red tape and government bloat for decades. More recently, they have taken aim at the administrative state itself. The Trump administration, in the form of the so-called Department of Government Efficiency, undertook its own radical project to reshape the federal government.

The outlines of a Republican infrastructure agenda are visible: The party talks about the need to resuscitate American manufacturing, and the Trump administration is carving out <u>tariff exemptions</u> for artificial intelligence data centers considered critical for the next wave of innovation, even as they strain the country's power grid and <u>raise utility bills</u> for ordinary Americans.

4)

But since 1970 the pace of progress has declined significantly.

...

The last quarter-century has produced the iPhone and A.I., ushering in a fourth industrial revolution, as the digital and cyber age is sometimes called. Silicon Valley is banking trillions on the prospect that A.I. will have an impact on the world every bit as civilizational as electricity has had but whose contours are still hard to discern.

So far, most of what shapes our daily physical existence — food, clothing, the built environment of our homes, streets, cities and transportation networks — has undergone nothing remotely as transformational as the changes America experienced before 1970.

5) MHProNews strongly disagrees with part of what follows. But here is what the <u>left-leaning New York Times</u> said.

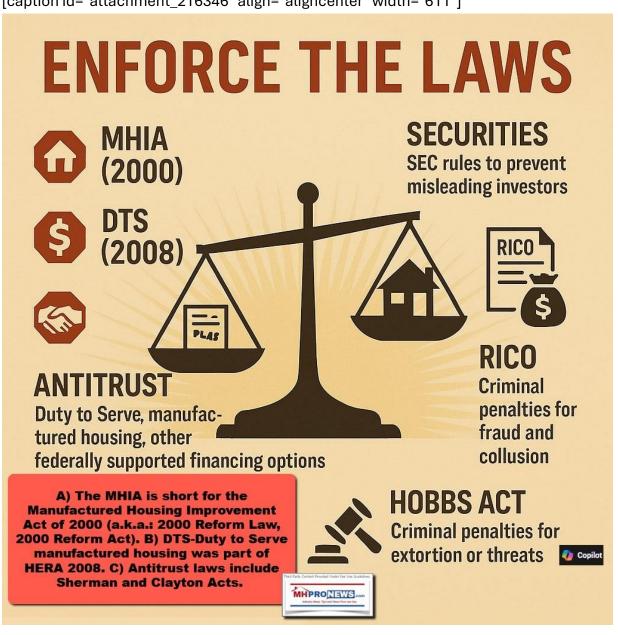
During the mid-1960s an American economist named William Baumol described another source of pessimism. Prices for certain services rise while productivity remains stagnant or low. The phenomenon is known as Baumol's Cost Disease. Baumol's favorite example was the string quartet: Musicians in 2025 spend the same amount of time performing Schubert's "Death and the Maiden" that musicians spent in 1824, but all the costs surrounding the concert have soared to keep up with the rest of the economy.

The analogy today is housing. The computer age hasn't meaningfully changed the way crews install I-beams, and the United States hasn't figured out large-scale modular construction. At the same time, costs for materials, land and labor — not to mention battling lawsuits — have all gone through the roof. Regulations now make building an affordable apartment often far more expensive than building a market-rate one. We haven't

lost our technical, physical capacity to erect the Empire State Building in a year. But the housing industry is suffering from a severe case of Baumol's cost disease.

6) What part of the above is readily disputable? It is this: "and the United States hasn't figured out large-scale modular construction." They should have said manufactured and modular housing. The NYT should have said that the causes and cures are ironically known and were already made into federal law. It could be boiled down to the phrase: "vigorously enforce existing federal laws."

[caption id="attachment 216346" align="aligncenter" width="611"]



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) As vexing as it may seem to some, MHI member Frank Rolfe has said some things that are arguably are demonstrably true. MHI has been part of the problem in low production.

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



https://www.manufacturedhomepronews.com/i-blame-mhi-sales-could-be-much-better-mhi-insider-finger-points-essential-for-hud-to-use-mhia-authority-affordable-housing-crisis-should-yield-manufactured-housing-in-reports-plus-mhmarke/and https://www.manufacturedhomepronews.com/gross-incestuous-symbiosis-bloodbath-claims-denial-by-manufactured-housing-institute-mhi-firms-frank-rolfe-andrew-keel-passive-investing-subculture-interview-rent-control-hit-mhi/[/caption]

8) On and off the record, MHI has taken hits from within its own ranks.

[caption id="attachment 134857" align="aligncenter" width="603"]



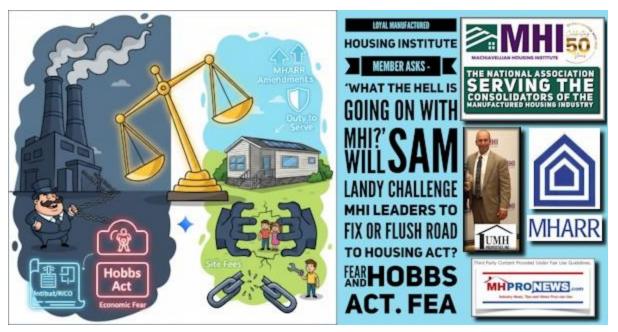
"Due to the lack of effective representation at a national level, the MHCA withdrew its membership from the national association [re: Manufactured Housing Institute, MHI] to

MHPRO NEWS

pursue other avenues of representation. We are not the only state association to do so. The MHCA has been exploring other options; including hiring a lobbying firm that is prominent in Washington, D.C."

- Neal T Haney, President.

Former MHI state affiliates broke away and in 2018 formed the National Association for Manufactured Housing Community Owners, NAMHCO. They cited MHI's years of failures as part of their reason for doing so. [/caption][caption id="attachment_224866" align="aligncenter" width="600"]

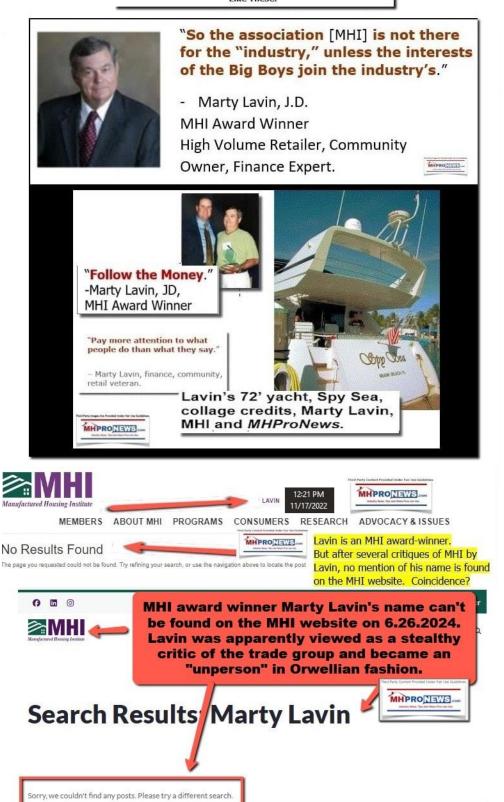


https://www.manufacturedhomepronews.com/loyal-manufactured-housing-institute-member-asks-what-the-hell-is-going-on-with-mhi-will-sam-landy-challenge-mhi-leaders-to-fix-or-flush-road-to-housing-act-fear-and-hobbs-act-f/[/caption]

Marty Lavin, J.D., Manufactured Housing Institute (MHI)

Award Winner Becomes an "Unperson" – Perhaps for Remarks

Like These.



[caption id="attachment_224412" align="aligncenter" width="563"]



'A thunderclap unpacking UMH CEO Sam Landy's statements defines the failure metric' in ROAD to Housing Act

UMH CEO Sam Landy should be thanked for sharing via HousingWire his recent op-ed which weaves together what is arguably a subtle call for the Manufactured Housing https://www.housingwire.com/articles/a-thunderclap-unpacking-umh-ceo-sam-landys-statements-defines-the-failure-metric-in-road-to-housing-act-via-op-ed/[/caption][caption id="attachment_178322" align="aligncenter" width="600"]



https://www.manufacturedhomepronews.com/since-loss-of-stinebert-at-manufactured-housing-institute-mhi-empowered-f-cking-greedy-selfish-leaders-of-companies-to-make-mhi-a-tool-for-themselves-plus-mhville-markets-update/[/caption][caption id="attachment_155166" align="aligncenter" width="439"]

"I see no traction in the [CrossMod[™] homes] program."

MHI-only producer-member to MHProNews.



This quote from an MHI

insider was uploaded on 4.30.2020. As is so often the case, it has stood the test of time. Facts stay relevant. Mere opinions can come and go like leaves in the breeze.[/caption]

[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_167862" align="aligncenter" width="600"]



"This [capital access advantage held by Clayton Homes] is likely why it and the Manufactured Housing Institute — the industry's trade association — have been unwilling to criticize the exclusion of chattel loans from the rule, even though including such loans could bolster manufactured home sales by attracting new lenders."



Doug Ryan
 Prosperity Now via op-ed in American Banker.



See his context and the full 'debate' context in the report, linked here.

https://www.manufacturedhomepronews.com/epic-kevin-clayton-moat-rant-analysis-lesli-gooch-debate-defense-doug-ryan-charge-end-clayton-monopoly-over-manufactured-housing-breaching-buffett-berkshire-clayton-monopolistic-moat-method/

[/caption][caption id="attachment_158797" align="aligncenter" width="600"]



Danny Ghorbani, Senior Advisor



"To overcome the industry's zoning and consumer financing woes, this so-called post production representation needs to do more than hold meetings, issue talking points, engage in "photo ops," or publish newsletters full of braggadocio and boasts, but bereft of any tangible results."

- Danny Ghorbani,

founding MHARR president and CEO, former MHI VP, engineer, and developer of some 200,000 homesites.



https://www.manufacturedhomepronews.com/ghorbani-nails-zoning-answers-to-how-and-who/[/caption]

At that time... "Nathan Smith is
the Chairman of the Board of
Directors of MHL His company
is being sued in a huge class action
lawsuft on several counts... SSE's
lawsuft puts all park owners in
jeopardy.

Now what was that about me being bad for the industry and MHD Hypocrisy anyone?

- Brank Rolfe







MHPRONEWS

A quotation accurately reflects what some party said.

MHR Q) What's the biggest challenge to acting as the leader of the Wisconsin Housing Alliance [WHA]?



Wisconsin Housing Alliance housing alliance.us

of Federal, State and local governments.
They all talk about wanting affordable housing and workforce housing, but when it comes down to it, they exclude manufactured homes at every turn. They feel the only acceptable form of affordable housing should be apartments. It frustrates me that most of the grant funding always excludes land lease community residents and they are the people that often need the

help the most."



Highlighting added by MHProNews, but otherwise as published by Kurt Kelley, J.D. in his MHReview (MHR). Note: if the Manufactured Housing Institute (MHI) was properly pushing enhanced preemption would Bliss' concern still hold true? Her comments are, intentionally or not, a de facto critique of MHI's purported failure on the zoning/placement issue.

Amy Bliss' remarks may, on the surface, appear to be aimed at local, state, and federal officials. It is. But carefully considered, it points to MHI's own failures.

[caption id="attachment_224677" align="aligncenter" width="608"]



https://patch.com/florida/lakeland/addie-costello-jeff-bauer-npr-linked-wisconsin-watch-called-live-own-code-ethics-nodx[/caption][caption id="attachment_224531" align="aligncenter" width="600"]



https://www.manufacturedhomepronews.com/npr-affiliate-exposes-and-gives-cover-to-manufactured-housing-institute-mhi-affiliate-on-manufactured-housing-enhanced-preemption-another-crossmod-mainstream-media-and-spj-code-mi/[/caption]

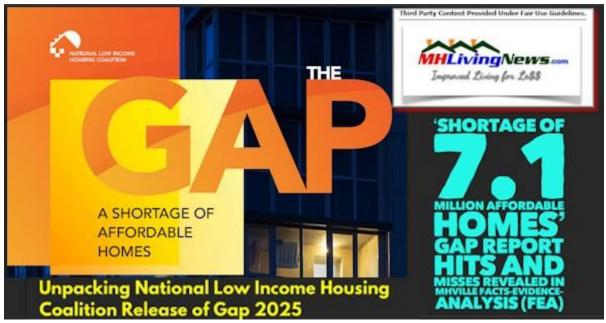
What the NYT, and the other sources, have directly or obliquely underscored is the need for more affordable HUD Code manufactured homes. Conventional builders have proven that they can't close the gap.

[caption id="attachment_222408" 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][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]

MHI can run, but they can't hide.

MHI leaders can duck open discussion, but they can't hide from the <u>FEA critiques that are published here</u>.

MHI leaders can try to pretend that there is no MHARR, but obviously MHARR has been around for some 40 years. They don't appear to be going away.

Part III.