

Be it Kimber White, president of the National Association of Mortgage Brokers (NAMB) and his quoted remarks, or the statements quoted from John Berlau, senior fellow and Director of Finance Policy at the Competitive Enterprise Institute, (CEI) both might be described as accurate quotes but incomplete information about the affordable housing crisis. Each seems open to the role that HUD Code manufactured housing can and ought to play, correct? But doesn't each miss the obvious point that existing law could be enforced, that doing so would actually be in line with their respective broader points, and that at least part of the logic smartest steps based on 21st century experience is to adopt the MHARR amendments, is that statement, fair, accurate, and supported by years of evidence and logic?

Pre-publication draft for submission to third-party artificial intelligence (AI) for facts-evidence-analysis (FEA) check for a developing report on MHProNews.

NAMB Kimber White-'We're Not Putting Much into Affordable Housing Bills.' CEI John Berlau-'Politicians Should Oppose Socialist Ownership Limits-Embrace Free-Market.' Sunday Headlines Recap FEA

As time ticks on more voices are emerging that say in their own words that the **Housing for the 21st Century Act** and the **ROAD to Housing Act** won't do what their supporters are claiming. For example: "Being up on the Hill, the Housing for the 21st Century Act deals more with construction, and more with builders and regulations," Kimber White, president of the National Association of Mortgage Brokers (NAMB), told [Mortgage Professional America](#). "It really doesn't have a lot for the consumer or the borrower on the affordability side. The ROAD to Housing Act has a little more of that. We're saying that we want to do affordable housing bills, but we're really not putting a lot into affordable housing in any of these bills." Ouch. "We have to have supply, and it's all the supply side," White said, adding: "We've got to look at 3D homes. We have to look at modular homes. We've got to look at different programs, and Fannie, Freddie, and all the agencies opening up to alternative types of housing." Add the words "manufactured housing" to that and NAHB's White may get some ears perked up at the Manufactured Housing Association for Regulatory Reform who keep it simple by saying [amendments](#) are needed, and one of them is to make the FHFA and GSEs enforce chattel lending under the Duty to Serve (DTS) provision of the Housing and Economic Recovery Act (HERA) of 2008. Meanwhile, John Berlau is a senior fellow and Director of Finance Policy at the Competitive Enterprise Institute (CEI). Berlau recently wrote: [Politicians should push deregulatory initiatives – not investor limits – to boost housing affordability](#). In it he made the pitch for the removable chassis for HUD Code manufactured homes. "Removing the chassis from construction costs could lower the price of a manufactured home by 4 to 8 percent. For a first-time buyer or a working

family, those savings could be the difference that encourages them to purchase a home." But more lending is needed: "As I [have written](#), only 54 new banks had been approved from 2010 to mid-2025, compared to more than 100 new banks annually in prior decades," said [Berlau, who also added this](#). "This competition – especially if paired with repeal or relief from Dodd-Frank and other red tape crushing community banks – would lead to more banks offering more products tailored to the specific needs of borrowers and savers in their area." Berlau ends on this: "Politicians in both parties should oppose socialist limits on property ownership and embrace free-market proposals to advance opportunities in the housing sector."

Those broad remarks may be useful in making the point made by MHPProNews and [MHLivingNews](#) several times. Namely, that neither bill will solve the housing crisis unless amended. Both organizations are pushing for changes to the bills. So, why isn't the Manufactured Housing Institute (MHI) joining with MHARR to get their proposed amendments that aim to get existing laws routinely enforced? Or could it be that neither MHI nor their dominating brands actually wants to see the status quo changed? Those questions and much more are addressed in several of the reports found in this Sunday Weekly MHVille Headlines in Review.

As Gemini pointed out in one this week in review articles linked below, **there are no guarantees that the removable chassis will change the attitude of local public officials in accepting more HUD Code manufactured housing.** Meaning, it is a fig leaf, a slight of hand that actually serves more to protect the status quo than it will lead to any meaningful increase in affordable housing production. So, this [MHVille facts-evidence-analysis \(FEA\)](#).

[caption id="attachment_218964" align="aligncenter" width="644"]

FEA
FACTS-EVIDENCE-ANALYSIS

"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.

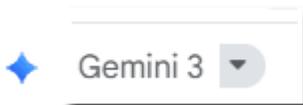
FACTS EVIDENCE ANALYSIS

Copilot

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MHPRONEWS.com
Industry News, Tips and Views Pros can Use

"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]

Per Gemini from this link [here](#).



Accuracy & Citation Check

Your references to **Kimber White (NAMB)** and **John Berlau (CEI)** are **factually accurate and properly cited**.

- **Kimber White (NAMB):** On February 26, 2026, White explicitly stated to *Mortgage Professional America* that while the **Housing for the 21st Century Act (H.R. 6644)** helps builders, it lacks direct consumer affordability provisions. He emphasized that

supply is the primary driver and that agencies like Fannie and Freddie must open up to alternative housing.

- **John Berlau (CEI):** On February 26, 2026, Berlau published a detailed case for **deregulatory initiatives**, specifically pushing for the removal of the **permanent chassis mandate** for HUD Code homes, which he notes could save families 4% to 8% in upfront costs. He also highlighted the catastrophic decline in new bank approvals since 2010 as a major barrier to lending competition.

With no further adieu, here are the Sunday Weekly Headlines Recap from 2.22 to 3.1.2026.

Part I

What's New, Recent and Select from MHLivingNews

[caption id="attachment_228803" align="aligncenter" width="600"]



<https://www.manufacturedhomelivingnews.com/affordability-and-the-manufactured-housing-census-bureau-evidence-what-most-politicos-and-special-interests-arent-telling-affordable-housing-hungry-americans-mhville-fea/>[caption id="attachment_227343" align="aligncenter" width="600"]



<https://www.manufacturedhomelivingnews.com/when-manufactured-housing-institute-ceo-lesli-gooch-publicly-opposed-resident-owned-communities-as-risky-scheme-in-right-of-first-refusal-legislation-part-of-claimed-monopolization-scheme-fea/>[/caption][caption id="attachment_227007" align="aligncenter" width="600"]



<https://www.manufacturedhomelivingnews.com/consumers-sincere-affordable-housing-advocates-and-independent-businesses-attorney-mark-weiss-interview-insights-into-causes-and-possible-cures-to-affordable-housing-crisis-mhville-fea/>[/caption][caption id="attachment_226242" align="aligncenter" width="600"]



<https://www.manufacturedhomelivingnews.com/for-a-child-has-been-born-god-himself-will-give-you-a-sign-introduction-a-christmas-season-reflection-rooted-in-evidence-meaning-and-human-dignity-miracles-and-wond/>[caption][caption id="attachment_225275" align="aligncenter" width="600"]



<https://www.manufacturedhomelivingnews.com/americans-want-congress-to-cooperate-solve-problems-improve-lives-bipartisan-road-to-housing-act-will-improve-housing-affordability-boost-housing-supply-rep-emanue/>[caption][caption id="attachment_224040" align="aligncenter" width="600"]

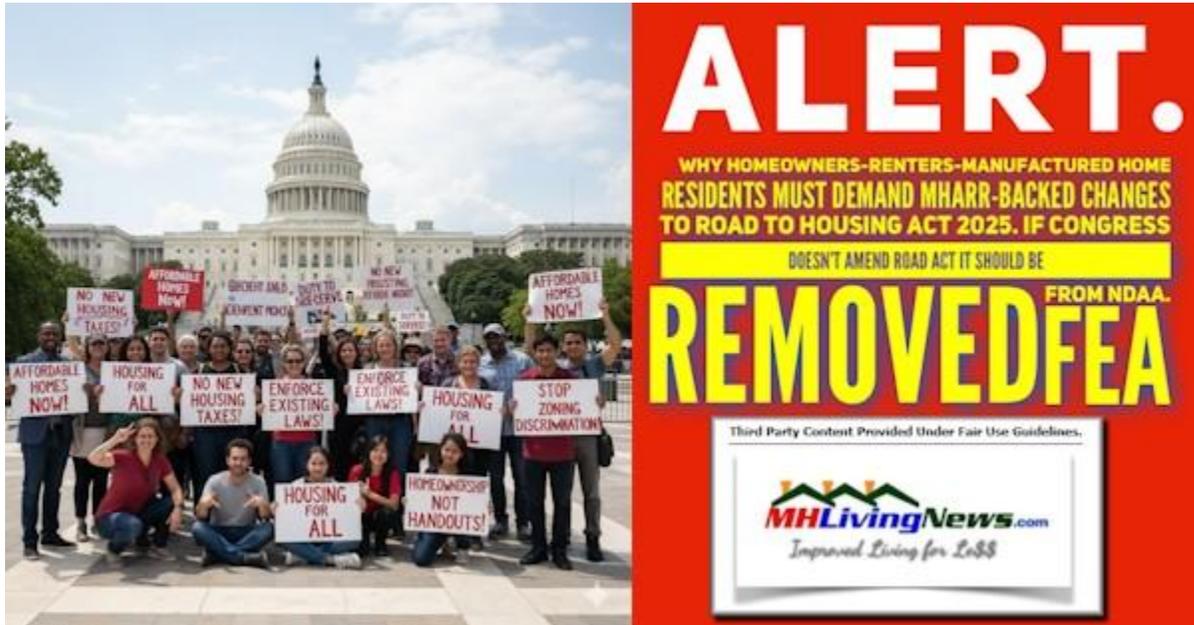


<https://www.manufacturedhomelivingnews.com/why-is-manufactured-housing-underperforming-during-a-documented-affordable-housing-crisis-what-sources-including-3rd-party-artificial-intelligence-ai-said-facts-evidence-analysis-fea/> [caption id="attachment_223153" align="aligncenter" width="600"]



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

[caption id="attachment_222339" align="aligncenter" width="600"]



<https://www.manufacturedhomelivingnews.com/alert-why-homeowners-renters-manufactured-home-residents-must-demand-mharr-backed-changes-to-road-to-housing-act-2025-if-congress-doesnt-amend-road-act-it-should-be-removed-from-ndaas-fea/>[/caption]

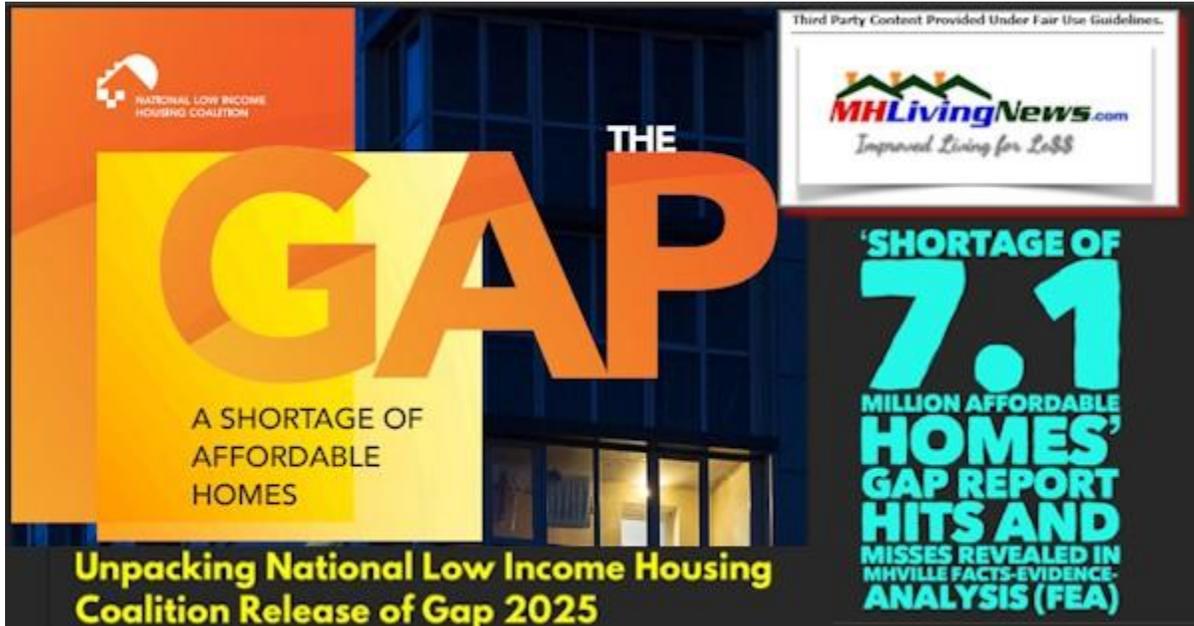
[caption id="attachment_221533" align="aligncenter" width="600"]



<https://www.manufacturedhomelivingnews.com/in-battle-for-more-affordable-housing-ai->

[systems-chatgpt-copilot-xais-grok-and-gemini-are-asked-to-check-facts-evidence-analysis-fea-do-manufactured-homes-fit-in-chatgpt-case-study](#) [/caption]

[caption id="attachment_221189" 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]

[caption id="attachment_218616" align="aligncenter" width="600"]



<https://www.manufacturedhomelivingnews.com/tanstaaf-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_217925" align="aligncenter" width="600"]

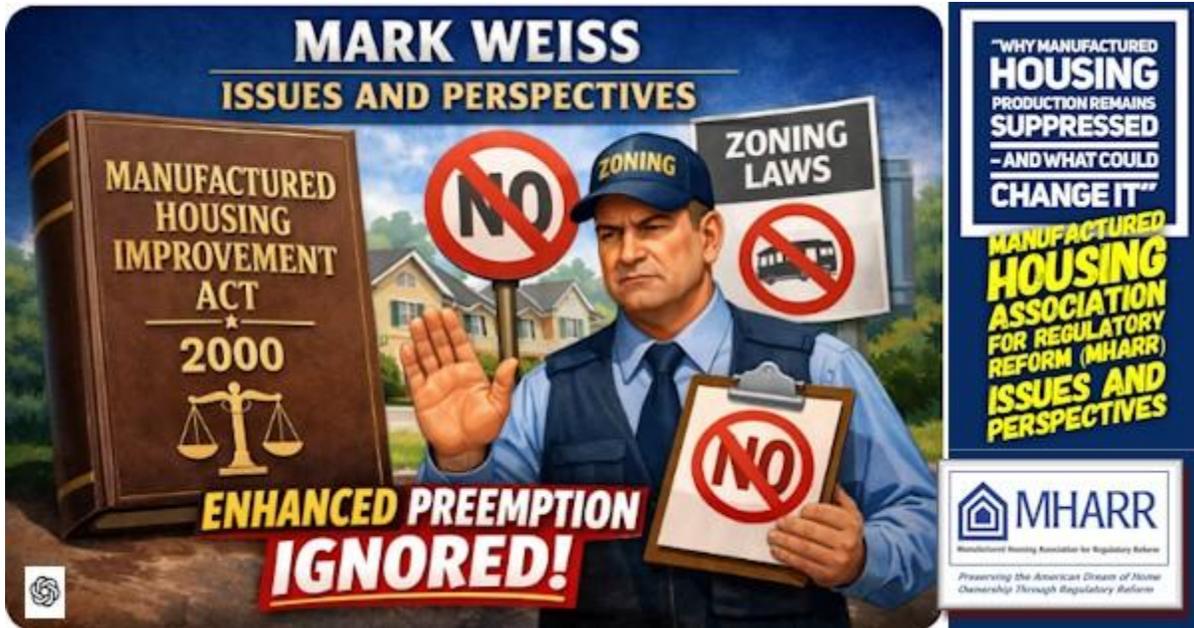


<https://www.manufacturedhomelivingnews.com/realtor-they-own-their-homes-so-why-are-mobile-park-residents-getting-evicted/>

[are-mobile-park-residents-getting-evicted-parks-sold-rents-evictions-rise-residents-dylan-olson-fred-ne/\[/caption\]](#)

What's New, Recent, and Select from Washington, D.C. based [MHARR](#)

[caption id="attachment_228804" align="aligncenter" width="600"]



[https://manufacturedhousingassociationregulatoryreform.org/why-manufactured-housing-production-remains-suppressed-and-what-could-change-it-manufactured-housing-association-for-regulatory-reform-mharr-issues-and-perspect/\[/caption\]](https://manufacturedhousingassociationregulatoryreform.org/why-manufactured-housing-production-remains-suppressed-and-what-could-change-it-manufactured-housing-association-for-regulatory-reform-mharr-issues-and-perspect/)

[caption id="attachment_228069" align="aligncenter" width="600"]

HUD Code Manufactured Home Production Declines in 2025 as Post-Production Bottlenecks Continue to Suppress Manufactured Housing Industry

**HUD CODE
MANUFACTURED HOME
PRODUCTION**

DECLINES IN 2025 AS

**POST-PRODUCTION BOTTLENECKS
CONTINUE TO SUPPRESS MANUFACTURED
HOUSING INDUSTRY**

<https://manufacturedhousingassociationregulatoryreform.org/hud-code-manufactured-home-production-declines-in-2025-as-post-production-bottlenecks-continue-to-suppress-manufactured-housing-industry/> [caption][caption id="attachment_227801" align="aligncenter" width="600"]

**HUD Manufactured Housing
Consensus Committee
Meeting**

**MANUFACTURED HOUSING
CONSENSUS
COMMITTEE (MHCC)**

**RECOMMENDS WITHDRAWAL
OF DOE "FINAL"
RULE BUT
PROBLEMS REMAIN**

<https://manufacturedhousingassociationregulatoryreform.org/manufactured-housing-consensus-committee-mhcc-recommends-withdrawal-of-doe-final-energy-rule-but-problems-remain/> [caption][caption id="attachment_227342" align="aligncenter" width="600"]



**MHARR INTERVIEW
WITH MHPNEWS
EXPOSES CONTINUING
MANUFACTURED
HOUSING INDUSTRY
FAILURES IN
POST-PRODUCTION
SECTOR - WHAT MARK
WEISS SAID ABOUT
MHI AND PENDING
FEDERAL LEGISLATION**

<https://manufacturedhousingassociationregulatoryreform.org/mharr-interview-with-mhprnews-exposes-continuing-manufactured-housing-industry-failures-in-post-production-sector-what-mark-weiss-said-about-mhi-and-pending-federal-legislation/> [caption][caption id="attachment_226914" align="aligncenter" width="600"]



**HUD CODE
MANUFACTURED
HOME PRODUCTION
DECLINE CONTINUES
IN NOVEMBER 2025**

**- MANUFACTURED HOUSING
ASSOCIATION FOR
REGULATORY REFORM (MHARR)**

<https://manufacturedhousingassociationregulatoryreform.org/hud-code-manufactured-home-production-decline-continues-in-november-2025-manufactured-housing-association-for-regulatory-reform-mharr/> [caption][caption id="attachment_226593" align="aligncenter" width="600"]



<https://manufacturedhousingassociationregulatoryreform.org/mharr-supports-sba-deregulatory-initiative-presSES-for-invalidation-of-doe-energy-conservation-rule/>[/caption]

[caption id="attachment_226594" align="aligncenter" width="600"]



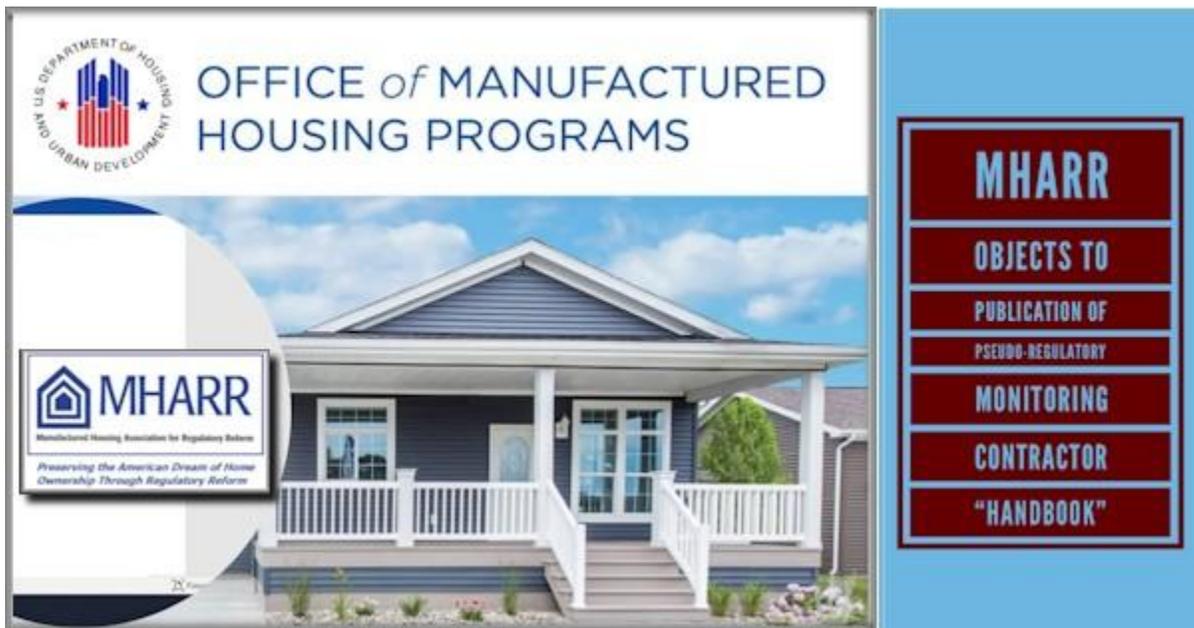
<https://manufacturedhousingassociationregulatoryreform.org/manufactured-housing-association-for-regulatory-reform-mharr-december-16-2025-washington-update-an-exclusive-report-and-analysis/>[/caption]

[caption id="attachment_225278" align="aligncenter" width="600"]



<https://manufacturedhousingassociationregulatoryreform.org/mharr-comments-call-for-the-repeal-and-withdrawal-of-destructive-and-costly-doe-manufactured-housing-energy-standards/>

[caption id="attachment_223083" align="aligncenter" width="600"]



<https://manufacturedhousingassociationregulatoryreform.org/mharr-objects-to-publication-of-pseudo-regulatory-monitoring-contractor-handbook/>

[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][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_219001" align="aligncenter" width="600"]

UNITED STATES SENATE COMMITTEE ON
BANKING, HOUSING, AND URBAN AFFAIRS

MHARR
Manufactured Housing Association for Regulatory Reform
Preserving the American Dream of Home Ownership Through Regulatory Reform

Chairman
TIM SCOTT
(R - SC)

Ranking Member
ELIZABETH WARREN
(D - MA)

WHITE PAPER ANALYSIS OF U.S. SENATE 'ROAD TO HOUSING ACT OF 2025'

– A MANUFACTURED HOUSING ASSOCIATION FOR REGULATORY REFORM (MHARR) CRITICAL REVIEW

<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][caption id="attachment_218264" align="aligncenter" width="600"]

"MORE RED FLAGS FOR THE INDUSTRY AND CONSUMERS IN THE SECOND TRUMP ADMINISTRATION"

– MARK WEISS, J.D.,
MHARR ISSUES AND PERSPECTIVES

MHARR
Manufactured Housing Association for Regulatory Reform
Preserving the American Dream of Home Ownership Through Regulatory Reform

<https://manufacturedhousingassociationregulatoryreform.org/more-red-flags-for-the-industry-and-consumers-in-the-second-trump-administration-mark-weiss-j-d-mharr-issues-and-perspectives/> [caption][caption id="attachment_218265" align="aligncenter" width="600"]



<https://manufacturedhousingassociationregulatoryreform.org/manufactured-housing-association-for-regulatory-reform-mharr-raises-key-manufactured-housing-industry-issues-in-meeting-with-senior-hud-officials/>[caption][caption id="attachment_216174" align="aligncenter" width="600"]



<https://manufacturedhousingassociationregulatoryreform.org/mharr-addresses-deficiencies-and-concerns-and-submits-proposals-to-congress-to-correct-pending-housing-supply-frameworks-act/>[caption][caption id="attachment_215738" align="aligncenter" width="600"]



<https://manufacturedhousingassociationregulatoryreform.org/mharr-issues-proposed-modifications-to-pending-and-potential-legislation-impacting-manufactured-housing/>[/caption][caption id="attachment_214527" align="aligncenter" width="600"]



<https://manufacturedhousingassociationregulatoryreform.org/seeking-the-alignment-of-the-manufactured-housing-industry-with-president-trump-and-hud-secretary-scott-turner-vision-of-affordable-homeownership-danny-ghorbani-qa-ex-mhi-vp-ex-ceo/>[/caption][caption id="attachment_213023" align="aligncenter" width="600"]



<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_142511" align="aligncenter" width="606"]



<https://manufacturedhousingassociationregulatoryreform.org/mharr-releases-study-recommending-independent-collective-representation-for-post-production-sector/>[/caption]

What's New, Recent and Select from the [Masthead](#)

[caption id="attachment_222350" align="center" width="600"]



<https://www.manufacturedhomepronews.com/masthead/taxpayers-single-or-multi-family-housing-owners-renters-honest-vs-uninformed-or-corrupt-public-officials-should-demand-changes-to-the-road-to-housing-act-2025-or-strip-it-from-ndaa-fea/>[/caption]

[caption id="attachment_216781" align="aligncenter" width="600"]

TERMINOLOGY 101: DECODE MHVillE's CRISIS

HISTORICAL CONTRAST | MHMA VS. MHI

Hands-on community development aiding over 200,000 home sites	Photo ops: videos, rarely enforces laws
---	---

PRODUCTION COULD EXPAND VIA:

- MHIA 2000 Enhanced Preemption
- DTS (Duty to Serve) Support for Chattel Loans
- Information Campaign (e.g., GoRVing)

ZONING BARRIERS PERSIST

ENHANCED PREEMPTION IGNORED

RESIDENTS TAXPAVERS MISLED

PRODUCTION SUPPRESSED PROFIT

THROTTLING PRODUCTION = CONSOLIDATION
Restricting supply boosts market control. EXAMPLE

PALTER
Misleads with technically true statements.

POSTURE
Pretend to advocate while failing to act.

PROJECTING
Accuse others of what you're doing.

NONPROFIT-CAPTURE
Nonprofits serve funders, not mission.

ILLUSORY TRUTH EFFECT
Repetition makes falsehoods seem true.

PROJECTING
Accuse others of what you're doing. EXAMPLE

OPTICS
Surface-level appearance used to mislead.

REGULATORY CAPTURE
Agencies serve industry interests over public.

IRON TRIANGLE
Alliance of industry, regulators, and lawmakers.

MHProNews.com
Capitol

<https://www.manufacturedhomepronews.com/masthead/terminology-101-understand-key-words-palter-posture-projecting-optics-regulatory-capture-iron-triangle-nonprofit-capture-illusory-truth-how-throttling-productionconsolidation-moat/> [caption id="attachment_214092" align="aligncenter" width="600"]

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
OFFICE OF MANUFACTURED HOUSING PROGRAMS

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MHPRONEWS
Manufactured Home News - Tips and Information from the Industry

and affordability of manufactured homes

in

Manufactured Housing Institute Email-CEO Lesli Gooch via LinkedIn: Teresa Payne Joined MHI; Tip-'Payne's Policies Favored Largest Manufacturers for Years-Now She Joined MHI' Conflict Concerns-FEA

<https://www.manufacturedhomepronews.com/masthead/manufactured-housing-institute-email-ceo-lesli-gooch-via-linkedin-teresa-payne-joined-mhi-tip-paynes-policies-favored-largest-manufacturers-for-years-now-she-joined-mhi-co/> [caption]

[caption id="attachment_207399" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/masthead/yardi-linked-multi-housing-news-manufactured-housing-institute-ceo-lesli-gooch-interview-vs-mark-weiss-interview-responses-compared-on-key-manufactured-home-industry-issues-with-revelations/>

[caption id="attachment_203966" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/masthead/loper-brights-light-on-fhfa-fannie-mae-freddie-mac-duty-to-serve-manufactured-housing-and-a-pimple-on-an-elephants-ass-eye-opening-warren-buffett-dts-for-manufactured-homes-wit/>

From Tim Connors, CSP and his [Words of Wisdom](#)

[caption id="attachment_210789" align="aligncenter" width="606"]



Words of Wisdom

"Self-image sets the boundaries of individual accomplishment."

"Self-image sets the boundaries of individual accomplishment." Maxwell Maltz. His writing has changed the lives of millions of people during the past decades. He was ...

[Read More →](#)



<https://www.manufacturedhomepronews.com/wordsofwisdom/self-image-sets-the-boundaries-of-individual-accomplishment/>[/caption][caption id="attachment_210790" align="aligncenter" width="606"]



Uncategorized

All Work Is As The Seed Was Sown; It Grows And Spreads And Sows Itself Anew.

"All work is as the seed was sown; it grows and spreads and sows itself anew." Carlyle. Again, your definition of work matters here. If ...

[Read More →](#)



<https://www.manufacturedhomepronews.com/wordsofwisdom/all-work-is-as-the-seed-was-sown-it-grows-and-spreads-and-sows-itself-anew/>[/caption][caption id="attachment_178888" align="aligncenter" width="573"]



Success Tips

Never Give Up

"Never give up, no matter what is going on...no matter what is happening, no matter what is going on around you, never give up." Dalai ...

April 31, 2022

[Read More →](#)

<https://www.manufacturedhomepronews.com/wordsofwisdom/never-give-up/>
[/caption][caption id="attachment_178591" align="aligncenter" width="600"]



“Find a need and fill it.”

Words of Wisdom / By Tim Connor

<https://www.manufacturedhomepronews.com/wordsofwisdom/find-a-need-and-fill-it-r/>
[/caption]

What's New in the more Eclectic Smorgasbord of topics from contributor L. A. "Tony" Kovach in the "[Reality Check](#)" series for the mainstream [Patch](#)

--- Articles on the Patch may have some overlap to topics on MHPProNews, MHLivingNews, MHARR or other sources. But each has unique content, even if there may be some overlap. Patch articles tend to be shorter. MHPProNews states the obvious by noting that there are no known working crystal balls. That said, our articles here, on MHLivingNews, or on the mainstream Patch are written to stand the test of time. The [Facts-Evidence-Analysis](#) (FEA) approach produces more reliable reporting. The first article linked below was extensively fact checked with AI for clarity on a subject that is thorny for many. 'Non-manufactured housing' topics on the Patch may have applications for our industry too. ---

MHPProNews Programming Notice. MHPProNews is making the pivot from Patch previously announced during December 2025. MHPProNews is developing a "[contributor](#)" relationship [with HousingWire](#).

[caption id="attachment_228801" align="aligncenter" width="673"]

Neighbor News

Murex Properties - Parent Company to Schalamar Creek - Agrees to Settle Antitrust Claims per Court Filing

Murex was 1 of 10 other defendants: Datacomp, Equity LifeStyle Properties (ELS), Yes! Communities, Sun Communities (SUI) and more named here



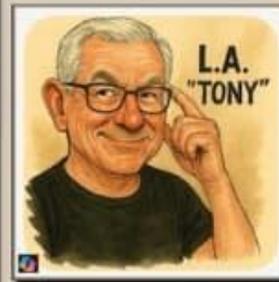
L. A. "Tony" Kovach, Neighbor

Posted Tue, Feb 24, 2026 at 3:30 pm ET



Murex Properties - Parent Company to Schalamar Creek - Agrees to Settle Antitrust Claims per Court Filing Patch

Murex was 1 of 10 other defendants: Datacomp, Equity LifeStyle Properties (ELS), Yes! Communities, Sun Communities (SUI) and more named here



<https://patch.com/florida/lakeland/murex-properties-parent-company-schalamar-creek->

[agrees-settle-antitrust-claims-nodx](#) [caption][caption id="attachment_227836" align="aligncenter" width="682"]

HOUSINGWIRE

Contributors | Opinion ⌚ 8 minute read

Comparing RV and manufactured housing data sheds critical light on U.S. affordable housing crisis

RV shipments surged while HUD Code output stalled



February 2, 2026, 3:28am by *Tony Kovach*



<https://www.housingwire.com/articles/comparing-rv-and-manufactured-housing-data-sheds-critical-light-on-u-s-affordable-housing-crisis/> [caption]

[caption id="attachment_226499" align="aligncenter" width="602"]

housingwire.com/articles/judge-valderramas-roadmap-for-successful-antitrust-litigation-in-affordable-housing-crisis/

HOUSINGWIRE News ▾ Events

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Industry News, Tips and Views From our Users

Contributors | Housing Market | Opinion ⌚ 6 minute read

Judge Valderrama's 'roadmap' for successful antitrust litigation in affordable housing crisis

How Judge Valderrama's ruling outlines what antitrust plaintiffs must prove in manufactured housing

January 2, 2026, 3:50am by *Tony Kovach*

News > Contributors



<https://www.housingwire.com/articles/judge-valderramas-roadmap-for-successful-antitrust-litigation-in-affordable-housing-crisis/>[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

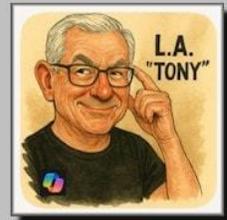
HW HousingWire

UMH CEO Sam Landy should be thanked via HousingWire for sharing 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_224955" align="aligncenter" width="613"]

Cato Institute: 'Paving Over Debate: The ROAD to Housing Act's Empty Promises' Fix or Flush It
 Cato: "many pieces of the ROAD Act continue the (bad) status quo in federal housing policy" Will Dems & GOP Sell Out? MHI, MHARR, More **Patch**



<https://patch.com/florida/lakeland/cato-institute-paving-over-debate-road-housing-act-s-empty-promises-fix-or-flush-it-nodx>[/caption]

[caption id="attachment_224677" align="aligncenter" width="605"]



<https://patch.com/florida/lakeland/addie-costello-jeff-bauer-npr-linked-wisconsin-watch-called-live-own-code-ethics-nodx>[/caption]

[caption id="attachment_224678" align="aligncenter" width="600"]

Trading in the American Nightmare for the American Dream.
Most people want a better life, but millions are struggling just to cover the basics.
Patch

<https://patch.com/florida/lakeland/trading-american-nightmare-american-dream-nodx/>[caption]

[caption id="attachment_224679" align="aligncenter" width="608"]



<https://patch.com/florida/lakeland/justin-herndon-responds-thrivent-financial-champion-homes-sky-road-housing-act>[caption][caption id="attachment_224680" align="aligncenter" width="610"]

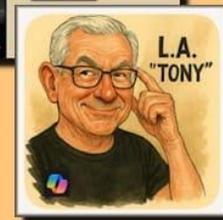


Affordable Housing-Manufactured Housing Institute (MHI) Concerns Spotlighted in HousingWire

'A Thunderclap: Unpacking UMH CEO Sam Landy, MHI Board Member, statements define 'the Failure Metric' in ROAD to Housing Act. **Patch**



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<https://patch.com/florida/lakeland/affordable-housing-manufactured-housing-institute-mhi-concerns-spotlighted> [/caption]

What's New on the Daily Business News on MHPProNews

Saturday 2.28.2026

[caption id="attachment_228787" align="aligncenter" width="605"]

MHPProNews / MHLivingNews
EXPOSES THE MAN-MADE CRISIS
FACTS, EVIDENCE, ANALYSIS (FEA)

'Institutional Agendas Distort Markets to Detriment of Consumers' Examined in Mashup with 50 States plus D.C. and PR Manufactured Housing Shipment Data. FEA

MHPRONEWS.com
Website News, Tips and More From our Site

Gemini 3

<https://www.manufacturedhomepronews.com/notice-of-potential-liability-institutional-agendas-distort-markets-to-detriment-of-consumers-examined-in-mashup-with-50-states-plus-d-c-and-pr-manufactured-housing-shipment-data-fea/>[/caption]

Friday 2.27.2026

[caption id="attachment_228763" align="aligncenter" width="600"]

Vanguard

'FIRST STEP' MAINSTREAM HUD-CODE MANUFACTURED HOME

IRON TRIANGLE
GOVERNMENT (HUD/CONGRESS) | INDUSTRY LEADERS (MHI BIG 3/REITS)
CONSULTANTS

REVOLVING DOOR

REGULATORY MOAT | **ZONING BARRIERS** | **LIMITED COMPETITION**

NIMBYISM | **MANAGED UNDERPERFORMANCE**

AFFORDABLE SUPPLY | **INSTITUTIONAL MOATS & RENTS**

ANTITRUST LAW

MHPProNews / MHLivingNews
EXPOSES THE MAN-MADE CRISIS
FACTS, EVIDENCE, ANALYSIS (FEA)

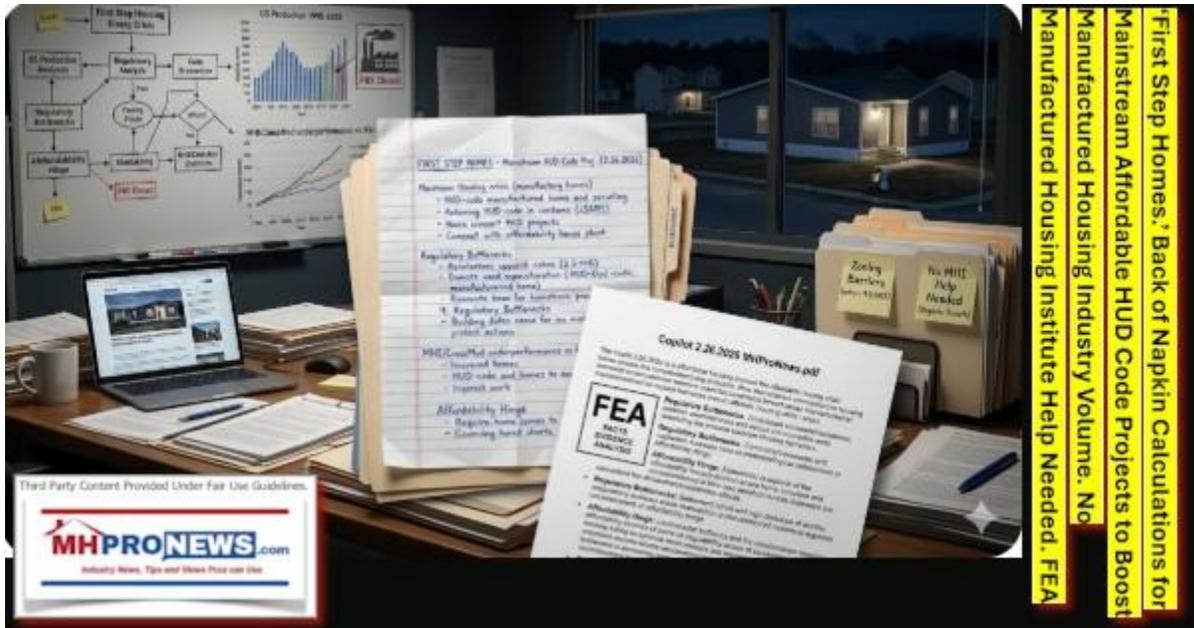
MHPRONEWS.com

AGs-Vanguard Settle-'Moats-Throttling Becoming Liability-Harming Consumers.' 'Vanguard Proves Affordability Crisis is Institutional Logjam Maintained by Those Profit from Scarcity.' MHVille FEA

<https://www.manufacturedhomepronews.com/ags-vanguard-settle-moats-throttling-becoming-liability-harming-consumers-vanguard-proves-affordability-crisis-is-institutional-logjam-maintained-by-those-profit-from-scarcity-mhville-fea/>[/caption]

Thursday 2.26.2026

[caption id="attachment_228718" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/first-step-homes-back-of-napkin-calculations-for-mainstream-affordable-hud-code-projects-to-boost-manufactured-housing-industry-volume-no-manufactured-housing-institute-help-needed/>[/caption]

Wednesday 2.25.2026

[caption id="attachment_228660" align="aligncenter" width="600"]

◆ The Panelized Puzzle:
Lessons from PBS

Clayton homes

CLOSED

PRECISION BUILDING SYSTEMS

MHPRONews.com

**'CLAYTON HOMES
PLANT CLOSURE
AND MANUFACTURED
HOUSING MARKET ANALYSIS.'**
Precision Building System.
Oakwood Homes.
Differences Between Panelized
vs Manufactured Homes.
Implications-Lessons-**FEA**

<https://www.manufacturedhomepronews.com/clayton-homes-plant-closure-and-manufactured-housing-market-analysis-precision-building-system-oakwood-homes-differences-between-panelized-vs-manufactured-homes-implications-lessons-fea/>

Tuesday 2.24.2026

[caption id="attachment_228633" align="aligncenter" width="600"]

MHPRONews.com

GEMINI CREATES
**'HEARTLAND ROCK' TO
BOOST SUPPORT FOR
AMERICAN
DREAM AND
MANUFACTURED
HOUSING.**
**MARK WEISS ON WHY
MANUFACTURED HOUSING**

REMAINS SUPPRESSED - MHARR ISSUES AND PERSPECTIVES. FEA

<https://www.manufacturedhomepronews.com/gemini-creates-heartland-rock-to-boost-support-for-american-dream-and-manufactured-housing-mark-weiss-on-why->

[manufactured-housing-remains-suppressed-mharr-issues-and-perspectives-fea/\[/caption\]](#)

Monday 2.23.2026

[caption id="attachment_228600" align="aligncenter" width="600"]



[https://www.manufacturedhomepronews.com/are-hud-gses-and-fhfa-putting-elbows-on-scales-in-favor-of-clayton-homes-champion-homes-cavco-industries-and-manufactured-housing-institute-hud-evidence-of-monopolization-behavior-fea/\[/caption\]](https://www.manufacturedhomepronews.com/are-hud-gses-and-fhfa-putting-elbows-on-scales-in-favor-of-clayton-homes-champion-homes-cavco-industries-and-manufactured-housing-institute-hud-evidence-of-monopolization-behavior-fea/)

Sunday 2.22.2026

[caption id="attachment_228566" align="aligncenter" width="600"]

Sean Brady - 3rd
Forensic Engineer
5m

The game of Jenga is a really useful analogy to explain why incidents happen inside organisations. ...more

LinkedIn

HOW JENGA HELPS EXPLAIN WHY INCIDENTS HAPPEN

Brady Heywood

MHPRONEWS.com

YouTube

Pro and Con-Trump Economics Ally Larry Kudlow on Solving Biden-Era Affordability Problems. Corporate-Economic-Political Jenga. Plus, Sunday Weekly MHVille Weekly Headlines in Review. FEA.

<https://www.manufacturedhomepronews.com/pro-and-con-trump-economics-ally-larry-kudlow-on-solving-biden-era-affordability-problems-corporate-economic-political-jenga-plus-sunday-weekly-mhville-weekly-headlines-in-review-fea/>[/caption]

Postscript