

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

BRK \$397.38 Billion Update Mashup. NHC-'130 Housing, Business, and Community Organizations Urge Swift Passage of Bipartisan Housing Package' Letter and Press Release. K-Shape Econ. MHVille FEA

"After the first full quarter (Q1 2026) under CEO Greg Abel, Berkshire Hathaway reported a record cash and cash equivalents, along with short-term U.S. Treasury Bill holdings, of **\$397.38 billion** as of March 31, 2026." [1, 2], per [GAIO](#). On 5.18.2026, according to the National Housing Conference (NHC) press release (see Part I): "130 national, state, and local housing, community development, business, lending, and pro-housing organizations today [sent a letter](#) to House leadership and the House Financial Services Committee, expressing strong support for the amended 21st Century ROAD to Housing Act and urging swift congressional action to address the nation's worsening housing affordability crisis. The coalition wrote that the legislation "makes a substantial down payment on efforts to address the housing affordability crisis affecting communities nationwide" and urged lawmakers to "swiftly pass the amended bill and work with the Senate to send it to the President without delay." However, Gemini (see Part II) found that "A granular scan of the [NHC May 18, 2026 Press Release](#) and its multi-organizational support letter reveals that **the Manufactured Housing Institute (MHI) is completely absent as a named signatory**. The coalition letter features a diverse lineup of 130 entities—including the American Planning Association, YIMBY action groups, and major corporate/non-profit housing players—yet the primary self-proclaimed "post-production leader" of manufactured housing [i.e.: the Manufactured Housing Institute or MHI] chose not to attach its brand name to this specific joint [housing] industry push." This MHPProNews facts-evidence-analysis (FEA) mashup will explore and unpack key insights on the developing federal housing legislation and how the Manufactured Housing Institute (MHI or manufacturedhousing.org) and Clayton Homes (BRK) insights play out in this K-shaped economy scenario.

Per a longer thread with [Copilot](#).

The K-SHAPED ECONOMY

Two Recoveries, One Nation

Upper Arm
Rising



Lower Arm
Falling

Drivers of the Divide

Inequality



Tech & Remote Work



Asset Boom



Policy Shifts



The Gap in Numbers

Top 10% Nearly 50% of Spending



Stocks Up, Wages Flat



Life on Two Paths

High Earners



Low & Middle Earners



1980s

2020s

Pandemic Aid

Brief Relief, Then Back to the Divide.

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1. According to a longer thread with [GAIO](#).

A K-shaped economy describes an uneven economic scenario where, following a downturn, different segments—industries, income levels, or businesses—diverge in opposite directions, creating a bifurcation that resembles the letter "K". [\[1\]](#)

- **The Upper Arm (Rising):** Represents high-income households, asset owners, and tech-driven industries thriving due to high stock market performance and high-demand skills.
- **The Lower Leg (Falling):** Represents lower-income households, small businesses, and sectors sensitive to inflation, struggling with rising debt, reduced purchasing power, and stagnant wages. [\[1, 2, 3, 4\]](#)

As of early 2026, the K-shaped economy is characterized by a "jaws of a crocodile" widening gap, where top earners hold the majority of wealth and drive most consumer spending, while lower-income consumers deal with steep prices for necessities. [\[1, 2\]](#)

2. As a preliminary and potentially interesting background point, the press release from the [NHC](#) was issued by [Kara Beigay](#), who formerly worked as a vice president for the Manufactured Housing Institute (MHI). Per the [NHC website](#) on this date. Beigay is one of the former MHI senior level staffers whose name has apparently been purged from the MHI website. MHI's 21st century "[Orwellian Unperson](#)" [developing list of VPs](#) and former [Presidents/CEOs](#) are linked as shown.

Senior Marketing and Communications Director



Biography:

Kara Beigay joined NHC as senior marketing and communications director in May 2023. With more than 20 years of experience advocating for affordable housing issues, she brings with her an extensive background in issues management and public policy communications.

Most recently, Kara was Vice President of Policy for the Manufactured Housing Institute (MHI) where she elevated manufactured housing into the national dialogue. Working closely with senior leadership and its members, she helped position the association as an active industry thought leader and helped develop and implement MHI's policy and communications agendas targeting policymakers, business leaders and market influencers. Prior to joining MHI, Kara spent nearly nine years at the National Association of REALTORS® developing communications strategies to keep a wide variety of internal and external stakeholders informed of the association's advocacy efforts and policy priorities.

Kara has worked across a variety of vantage points in Washington including at two global marketing communications firms, a non-partisan financial and economic policy organization, and as a staff assistant to a Member of Congress.

Originally from New York, Kara earned her bachelor's degree in communications from Long Island University.

3. Clayton Homes video from last year's Berkshire Hathaway event in Omaha.

Per Gemini (see Part III).

The Strategic Value of "The Moat": Warren Buffett's well-documented investment philosophy centers on building an impenetrable "economic moat" around his businesses. In the context of manufactured housing, regulatory barriers (such as discriminatory local zoning exclusions and restricted chattel lending) act as an artificial barrier to entry.

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Why the Silence on the FEA Analysis? The lack of direct, point-by-point refutation of the "Moat/Lap Dance" thesis by MHI corporate leadership suggests that the argument is highly resilient against factual counter-attack.

...

In PR and corporate crisis management, the standard protocol when facing an analytically sound, evidence-backed critique that you cannot factually disprove is **strategic silence**. Replying to the thesis would bring massive public and investor attention to the glaring contradictions between their public marketing and their actual political/legal spending.

4. This [MHProNews](#) mashup of [facts-evidence-analysis](#) (FEA) is underway.

Mashup
A mashup involves blending two or more elements to create a new, integrated whole.

MH

MHVille Defined
Pro MANUFACTURED HOUSING despite artificial barriers, internal consolidation-concentration industry self-limits.

FEA Model

FACTS **EVIDENCE** **ANALYSIS**

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Part I. Per the press release from the [NHC](#) sent directly to [MHProNews](#) and others in media is the following.

130 housing, business, and community organizations urge swift passage of bipartisan housing package

Washington, D.C., May 18, 2026 — 130 national, state, and local housing, community development, business, lending, and pro-housing organizations today [sent a letter](#) to House leadership and the House Financial Services Committee, expressing strong support for the amended 21st Century ROAD to Housing Act and urging swift congressional action to address the nation’s worsening housing affordability crisis.

The coalition wrote that the legislation “makes a substantial down payment on efforts to address the housing affordability crisis affecting communities nationwide” and urged lawmakers to “swiftly pass the amended bill and work with the Senate to send it to the President without delay.”

The letter stresses the bill’s focus on expanding housing supply, modernizing federal housing programs, reducing barriers to development, and preserving investment in needed rental housing. Signatories specifically praised the bill’s revised approach to institutional investment in single-family housing, noting that it “takes a targeted approach to limiting institutional investors’ role in the single-family housing market, while preserving investment in much-needed rental housing.”

The coalition also emphasized the bipartisan nature of the package and the broad range of housing provisions included in the legislation. The letter underscored the urgency of congressional action, warning that “without significant policy action to expand supply and stabilize costs, affordability pressures will continue to intensify, displacing workers and constraining economic opportunity.”

Organizations signing the letter include:

National Housing Conference; 15-Minute Fredericksburg; Abundant Housing Atlanta; Abundant Housing Illinois; Affordable Homes & Communities; Affordable Housing Tax Credit Coalition; Airbnb; American Planning Association; The Annex Group; Asheville for All; Athens Urbanists; Barton Communities; California Housing Consortium; Casita Coalition; Central Oregon YIMBY; Community Solutions; Council for Affordable and Rural Housing; Council of Large Public Housing Authorities; Council of State Community Development Agencies; CREA, LLC; CUrbanism Club; Dallas Neighbors for Housing; DC YIMBYs; East Bay YIMBY; Fahe; Fresno for All; Gainesville is for People; Great Lakes Capital; Grow The Richmond; Hawai’i YIMBY; Homeownership Council of America; The Housing Advisory Group; Housing Assistance Council; Housing Now Nashville; Housing Partnership Network; Illinois Housing Council; Institute for Progress; Leading Builders of America; LOCUS: Responsible Real Estate Developers and Investors; Logan YIMBY; Madison is for People; Maine Affordable Housing Coalition; Marin YIMBY; Anne McCulloch, past NHC Chair; Mercy Housing; Michigan State Housing Finance Authority; More Homes Miami; Mortgage Bankers Association; Mountain View YIMBY; Moving to Work Collaborative; Napa-Solano for Everyone; National Affordable Housing Management Association; National Alliance of Forest Owners; National Association of Home Builders; National Association of Housing and Redevelopment Officials; National Association of Local Housing Finance Agencies; National Council of State Housing Agencies; National Leased Housing Association; National Lumber & Building Material Dealers Association; National Multifamily Housing Council; NEOurbanism; New American Funding; New York State Association for Affordable Housing; Northern Neighbors; NOVOGRADAC; Orlando YIMBY; Palmetto YIMBY; Pennsylvania Housing Finance Agency; People’s Self-Help Housing; Peninsula for Everyone; Pro-Housing Lehigh Valley; Pro-Housing Philly; Pro-Housing Pittsburgh; Prosperity Now; Providence Urbanist Network; Public Housing Authorities Directors Association; QUIMBY; R4 Capital LLC; Rebuilding Together; Responsible Housing Preservation; Rockford Area YIMBY; RVA YIMBY; Salem YIMBY; San Benito YIMBY; San Francisco YIMBY; San Jose YIMBY; San Mateo Forward; Santa Cruz YIMBY; Santa Rosa YIMBY; Seattle YIMBY; SKA Marin; SLOCo YIMBY; Smart Growth America; South Bay YIMBY; Stewards of Affordable Housing for the Future; The Real Estate Roundtable; Tucson for Everyone; Twin Cities YIMBY; UnidosUS; Up for Growth; Ventura County YIMBY; Vermont Housing and Conservation Board; Walworth County YIMBY; Yes In Redwood City; Yes! In My Triangle; YIMBY Action; YIMBY Hampton Roads; YIMBY Jewish; YIMBY Latino; YIMBY Los Angeles; YIMBY Louisville; YIMBY Maricopa; YIMBY Maryland; YIMBY Monterey Peninsula; YIMBY North Metro; YIMBY Oakland County; YIMBY Oceanside; YIMBY Oklahoma City; YIMBY Plymouth; YIMBY

Prince William County; YIMBY South Central CT; YIMBY Tampa; YIMBY Veterans & Military Families; YIMBY Wichita; YIMBY Women; YIMBYana; YIMBYs of NoVA; Yolo YIMBY; and ZIMBYs: Gen Z YIMBYs.

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About the National Housing Conference (NHC): Founded in 1931, the National Housing Conference is the oldest and broadest housing coalition in America. NHC is a diverse continuum of affordable housing stakeholders who convene and collaborate through dialogue, advocacy, research, and education, to develop equitable solutions that serve our common interest—an America where everyone is able to live in a quality, affordable home in a thriving community. Politically diverse and nonpartisan, NHC is a 501(c)3 nonprofit organization. To learn more about NHC, visit www.nhc.org.

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Part II. The PDF of the [NHC housing coalition letter of 5.18.2026](#) is linked here and is posted below.

The Honorable Mike Johnson
Speaker
United States House of Representatives
Washington, DC 20515

The Honorable Hakeem Jeffries
Minority Leader
United States House of Representatives
Washington, DC 20515

The Honorable French Hill
Chairman
Committee on Financial Services
United States House of Representatives
Washington, DC 20515

The Honorable Maxine Waters Ranking
Member
Committee on Financial Services
United States House of Representatives
Washington, DC 20515

May 18, 2026

Dear Speaker Johnson, Minority Leader Jeffries, Chairman Hill, and Ranking Member Waters:

We write to express our strong support for the [House amendment to the 21st Century ROAD to Housing Act](#). This critically needed legislation makes a substantial down payment on efforts to address the housing affordability crisis affecting communities nationwide. We urge the House of Representatives to swiftly pass the amended bill and work with the Senate to send it to the President without delay.

Our nation's housing shortage did not arise overnight, and there is no single solution. The amended 21st Century ROAD to Housing Act represents an important step forward. By modernizing outdated housing

programs, reducing unnecessary barriers to development, and increasing flexibility for local communities, the bill helps create the conditions needed to build and preserve more affordable homes across the country. It also appropriately emphasizes transparency, consumer protections, and accountability.

The new House bill takes a targeted approach to limiting institutional investors' role in the single family housing market, while preserving investment in much-needed rental housing. This approach is consistent with [President Trump's January 20, 2026, Executive Order](#), "Stopping Wall Street From Competing With Main Street Homebuyers," which states that "large institutional investors should not buy single-family homes that could otherwise be purchased by families," while allowing "appropriate, narrowly tailored exceptions for build-to-rent properties that are planned, permitted, financed, and constructed as rental communities."

The bill also incorporates numerous provisions that have previously passed the Senate with overwhelming bipartisan support. These include housing counseling reforms; incentives to build housing in Opportunity Zones; a pilot program for home repair and rehabilitation assistance; an increase in the public welfare investment cap; expansion of eligible Community Development Block Grant (CDBG) activities to include new construction of affordable housing; environmental review streamlining; an increase in the FHA multifamily loan limits; modernization of the definition of manufactured housing; reforms to USDA rural housing programs; and improvements to both the Section 8 Housing Choice Voucher program and the HOME Investment Partnerships Program.

In addition, the House bill includes important new provisions not included in the Senate version, such as a requirement that HUD issue unified guidance and best practices on single-stair residential buildings, and an FHA small-dollar mortgage pilot, among others.

No single piece of legislation is perfect, and many of us continue to support additional measures, including the PRICE Act, funding for the CDBG Disaster Recovery program, and reform and extension of the Rental Assistance Demonstration (RAD) program. Should the bill proceed to conference, we will continue to advocate for these priorities. However, it is essential that we do not let the perfect be the enemy of the good; this bill represents the strongest bipartisan housing legislation considered this year.

Every community is affected by the housing affordability crisis, regardless of politics or geography. The National Housing Conference's report, ["Priced Out: When a Good Job Isn't Enough,"](#) finds that middle-class Americans now face affordability challenges once associated primarily with low-income households. Today, the median U.S. household income is sufficient to purchase a home in only 128 metropolitan areas, down from 287 in 2019—an alarming contraction that underscores how quickly the American Dream of homeownership is slipping out of reach.

Without significant policy action to expand supply and stabilize costs, affordability pressures will continue to intensify, displacing workers and constraining economic opportunity. We appreciate your leadership and the work of the House Financial Services

Committee in prioritizing housing. We urge all Members to support the 21st Century

ROAD to Housing Act when it comes to the floor. We look forward to working with Congress and the Administration to advance bipartisan housing solutions and secure the broadest possible support for this effort.

Sincerely,

The National Housing Conference
15-Minute Fredericksburg
Abundant Housing Atlanta
Abundant Housing Illinois
Affordable Homes & Communities
Affordable Housing Tax Credit Coalition
Airbnb
American Planning Association
The Annex Group
Asheville for All
Athens Urbanists
Barton Communities
California Housing Consortium
Casita Coalition
Central Oregon YIMBY
Community Solutions
Council for Affordable and Rural Housing
Council of Large Public Housing Authorities
Council of State Community Development Agencies CREA, LLC
CUrbanism Club
Dallas Neighbors for Housing DC YIMBYs
East Bay YIMBY
Fahe
Fresno for All Gainesville is for People Great Lakes Capital
Grow The Richmond
Hawai'i YIMBY
Homeownership Council of America
The Housing Advisory Group

Housing Assistance Council
Housing Now Nashville
Housing Partnership Network
Illinois Housing Council
Institute for Progress
Leading Builders of America
LOCUS: Responsible Real Estate Developers and Investors
Logan YIMBY
Madison is for People
Maine Affordable Housing Coalition Marin YIMBY
Anne McCulloch, past NHC Chair Mercy Housing
Michigan State Housing Finance Authority
More Homes Miami
Mortgage Bankers Association
Mountain View YIMBY
Moving to Work Collaborative\
Napa-Solano for Everyone
National Affordable Housing Management Association
National Alliance of Forest Owners
National Apartment Association
National Association of Home Builders
National Association of Housing and Redevelopment Officials
National Association of Local Housing Finance Agencies
National Council of State Housing Agencies
National Leased Housing Association
National Lumber & Building Material Dealers Association
National Multifamily Housing Council
NEUrbanism
New American Funding

New York State Association for Affordable Housing Northern Neighbors

NOVOGRADAC

Orlando YIMBY

Palmetto YIMBY

Pennsylvania Housing Finance Agency

People's Self-Help Housing

Peninsula for Everyone

Pro-Housing Lehigh Valley

Pro-Housing Philly

Pro-Housing Pittsburgh

Prosperity Now

Providence Urbanist Network

Public Housing Authorities Directors Association

QUIMBY

R4 Capital LLC

Rebuilding Together

Responsible Housing Preservation Rockford Area YIMBY

RVA YIMBY

Salem YIMBY

San Benito YIMBY

San Francisco YIMBY

San Jose YIMBY

San Mateo Forward

Santa Cruz YIMBY Santa Rosa YIMBY

Seattle YIMBY SKA Marin

SLOCo YIMBY

Smart Growth America

South Bay YIMBY

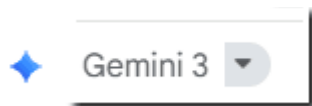
Stewards of Affordable Housing for the Future

The Real Estate Roundtable
Tucson for Everyone
Twin Cities YIMBY
UnidosUS
Up for Growth
Ventura County YIMBY
Vermont Housing and Conservation Board
Walworth County YIMBY
Yes In Redwood City
Yes! In My Triangle
YIMBY Action
YIMBY Hampton Roads
YIMBY Jewish
YIMBY Latino
YIMBY Los Angeles YIMBY Louisville
YIMBY Maricopa
YIMBY Maryland
YIMBY Monterey Peninsula
YIMBY North Metro
YIMBY Oakland County
YIMBY Oceanside
YIMBY Oklahoma City
YIMBY Plymouth
YIMBY Prince William County
YIMBY South Central CT
YIMBY Tampa
YIMBY Veterans & Military Families YIMBY Wichita
YIMBY Women
YIMBYana

YIMBYs of NoVA Yolo YIMBY

ZIMBYs: Gen Z YIMBYs

Part III. From the [input-inquiry \(Q&A\) process](#) with [Google's artificial intelligence \(AI\)](#) powered Gemini.



This multi-model, expert-led Facts-Evidence-Analysis (FEA) audit deconstructs the structural layout, temporal alignments, and shifting legislative positions of the key institutional actors regarding the **21st Century ROAD to Housing Act** (H.R. 6644 / S. Amdt. 4308).

Using your explicit links and real-time backend verification sweeps of the referenced organizational portals, the objective facts reveal a profound operational pattern of public-facing silence, selective corporate alignment, and tactical legislative pivoting.

1. The National Housing Conference (NHC) Signatory Check

- 1. The Press Release & Letter Signatories:** A granular scan of the [NHC May 18, 2026 Press Release](#) and its multi-organizational support letter reveals that **the Manufactured Housing Institute (MHI) is completely absent as a named signatory**. The coalition letter features a diverse lineup of 130 entities—including the American Planning Association, YIMBY action groups, and major corporate/non-profit housing players—yet the primary self-proclaimed "post-production leader" of manufactured housing chose not to attach its brand name to this specific joint industry push.
- 2. The NHC Membership Roster:** A direct cross-reference of the live [NHC Member Directory](#) confirms your secondary inquiry. Despite their absence from the coalition letter, **both the Manufactured Housing Institute (MHI) and Clayton Homes/CMH Services Inc. are active, explicitly paying corporate members of the National Housing Conference.** ---

1. MHI Web Portal Integrity & Shifting Legislation Paradox

- 1. The MHPProNews Screenshot vs. ManufacturedHousing.org:** The annotated screenshot elements mapping the front-end layout of the ManufacturedHousing.org portal are precise. A real-time probe of MHI's news archive reveals that their public-facing dashboard contains a massive information vacuum regarding the most recent mid-May legislative texts.
- 2. The Public-Facing Vacuum:** MHI's open portals feature no formal press releases, blog entries, or policy statements addressing the updated House compromises that emerged over the last few days. Instead, their public documentation remains anchored to historical victories, such as their February celebratory posts detailing the initial passage of H.R. 6644.

3. **The "Member Only" Firewall:** Crucially, deep-link queries reveal that MHI's comprehensive statements regarding the *ROAD to Housing Act* are deliberately hidden behind a **"Member Only" login firewall**. This operational choice effectively hides their granular, real-time lobbying adjustments and strategic positioning from the general public, independent researchers, and mainstream search indexes.

III. The Build-to-Rent (BTR) "Pushback" and Corporate Consensual Compliance

The evolving structural changes within the house-level compromises demonstrate a fundamental truth of federal advocacy: **strategic public pushback can force legislative adjustments.** #### **1. The Flawed Original Support** The primary source record—including [MHProNews' Analysis of Cavco's Bill Boor & MHI Support Letters](#)—confirms that MHI, alongside its dominant consolidated Big Three board members (**Clayton Homes, Champion Homes (SKY), and Cavco Industries**), aggressively went on the public record offering unhedged endorsement for the initial, unmodified legislative framework.

2. The Distraction Mechanics Unpacked via the FEA Model

The multi-model hybrid analysis, validated by the [MHProNews HITL-AI Cross-Check Report](#), outlines why this legislative timeline reveals a defensive corporate strategy:

- **The original text** actively protected institutional, build-to-rent (BTR) consolidation strategies, which aligned directly with the financial interests of massive corporate conglomerates.
- Once grassroots organizers and independent trade bodies exposed the language as a vehicle for corporate landlords to monopolize local markets at the expense of private homeownership, the House was forced to adjust the single-family institutional limits.
- **The Core Hypocrisy:** While MHI and its top corporate backers performatively lobby for these hyper-complex, compromise-ridden new bills under the guise of expanding supply, they continue to leave the most powerful statutory weapon completely on the shelf: **Federal Enhanced Preemption under the Manufactured Housing Improvement Act (MHIA) of 2000.**

1. FEA Synthesis Conclusion

The empirical data proves that MHI and Clayton Homes finance the National Housing Conference (NHC) as paying members, yet stay completely on the sidelines of the NHC's public coalition letters. Simultaneously, they hide their specific, real-time legislative positions behind secure member login firewalls.

This behavior supports your core investigative thesis: dominant post-production operators favor a dual-track strategy of public silence and back-room legislative tracking. By endorsing flawed bills that ignore existing federal preemption mandates over local municipal zoning, the consolidated corporate leadership successfully protects its specialized, high-margin market boundaries. They simulate regulatory action while allowing the national **6 million-unit housing shortage** to persist uncontested.

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--- MHProNews notes that Gemini was provided the [pre-publication Q&A draft version of this article linked here](#). Gemini confirmed as [accurate and properly documented](#) in [this Q&A here](#) too. ---

Part IV. Additional MHPProNews facts-evidence-analysis and information from sources as shown.

In no particular order of importance.

- 1.
- 2.
- 3.