

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

Politico and CEI May Have Raised Hopes for Manufactured Housing Assoc (MHARR) Changes to 21st Century ROAD to Housing-Even if They Didn't Realize It. MHVille Facts-Evidence-Analysis (FEA).

Opening with references to the recent Artemis II's Orion trip around the Moon and "a jolt of patriotic exuberance far too uncommon in these tribalistic times" Rep. Emanuel Cleaver (MO-D) aimed to stir up love of country and the ability to travel safely around the Moon and back as a reason why Congress ought to be able to solve the lack of affordable housing crisis plaguing tens of millions of Americans. "Surely, if those hardworking scientists can land a capsule the size of an RV, hurtling hundreds of thousands of miles through space, delicately into the Pacific Ocean, then we in Congress can move this desperately needed bill across the finish line and deliver affordable housing to the American people," stated Rep. Cleaver in an op-ed that will be cited further below. From the Republican side of the political aisle, [Politico](#) (see Part I) reported that President Donald J. Trump (R) is objecting to some provisions in the Senate bill. From Part II are insights from the Competitive Enterprise Institute (CEI) which starting from the headlines is specifically focused on HUD Code manufactured homes. This mashup sheds light on the dynamics and developments swirling around what the Senate called the "21st Century ROAD to Housing Act" and what the U.S. House called the "Housing for the 21st Century Act."

1. [MHProNews](#) notes that while insightful, Politico's subheading is arguably contradicted by the fact that a [bipartisan group of dozens of lawmakers](#) (see Part IV) is pushing for changes on the Build to Rent (BTR) issue too.

2. From an [article by Stephen Kent](#) for the [Washington Examiner](#) on 5.5.2026 wrote the following.

America's [housing](#) crisis isn't complicated to diagnose. For decades, local governments have made it expensive, complicated, and legally fraught to build new homes, leading to a chronic mismatch between demand and supply. The national [shortfall](#) of homes is now somewhere between 4 million and 7 million units, and a generation of young families feels permanently priced out of the neighborhoods where they work. We know what the problem is, but for a bitterly divided [Congress](#), the question remains: Can idealists on both sides stomach a bipartisan answer?

...

To overcome NIMBYism at the city council and county board level, an Innovation Fund will provide \$200 million annually in competitive grants rewarding localities that reform zoning

to allow more homes per acre — a helpful carrot where political obstacles to development are otherwise immovable.

...

The bill also modernizes manufactured housing, one of the most underrated opportunities in the affordability debate. Removing the 1974 permanent chassis [requirement](#) eliminates a regulation that inflates costs by up to \$10,000 for a housing type used by roughly 8.4 million people.

3. Kent erred in saying manufactured housing is used by "roughly 8.4 million people." The more commonly used figure for years has been an [estimated 22 million Americans](#) living in pre-HUD Code mobile homes and post-HUD Code manufactured homes. Back to pull quotes from Kent.

ROAD also offers a ready-made path to accessory dwelling unit approval and a program to convert vacant commercial and industrial buildings into housing, the practice of upzoning.

...

The ROAD Act is not a perfect piece of legislation. Nothing that passes the Senate Banking Committee with Scott and Warren's names on it will satisfy everyone. But perfection is not the standard — the standard is whether it makes it meaningfully easier to build more homes in more places for more people. On that measure, this bill clears the bar, and housing affordability and homeownership advocates should say so.

Stephen Kent is media director for the Consumer Choice Center.

4. What Kent arguably missed is the [MHARR amendments](#) and the fact, per [HUD](#), that over 50 years of neither major party has dealt effectively with the zoning and regulatory hurdles. Per HUD's [Regina Gray](#), "Operation Breakthrough's biggest accomplishment...was the adoption of the HUD Code, which introduced the industry and the world to manufactured [housing](#)." Without a mandatory enforcement mechanism to overcome the local zoning barriers that Kent himself admits exist, the housing bill will logically be long on promise and short on performance when it comes to [delivering the millions of affordable homes that manufactured housing alone has proven it can do at scale without subsidies](#).

[caption id="attachment_192963" align="aligncenter" width="600"]

Regina C. Gray, Director, Affordable Housing Research and Technology Division, HUD Office of Policy Development & Research

EXPANDING HOUSING CHOICE THROUGH INVESTMENTS IN INNOVATION AND TECHNOLOGY—REGINA GRAY, HUD DIRECTOR, AFFORDABLE HOUSING RESEARCH AND TECHNOLOGY DIVISION—ON MANUFACTURED HOUSING;

MHPRONEWS

PLUS
MHMARKETS
UPDATE

<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 id="attachment_218433" align="aligncenter" width="600"]

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

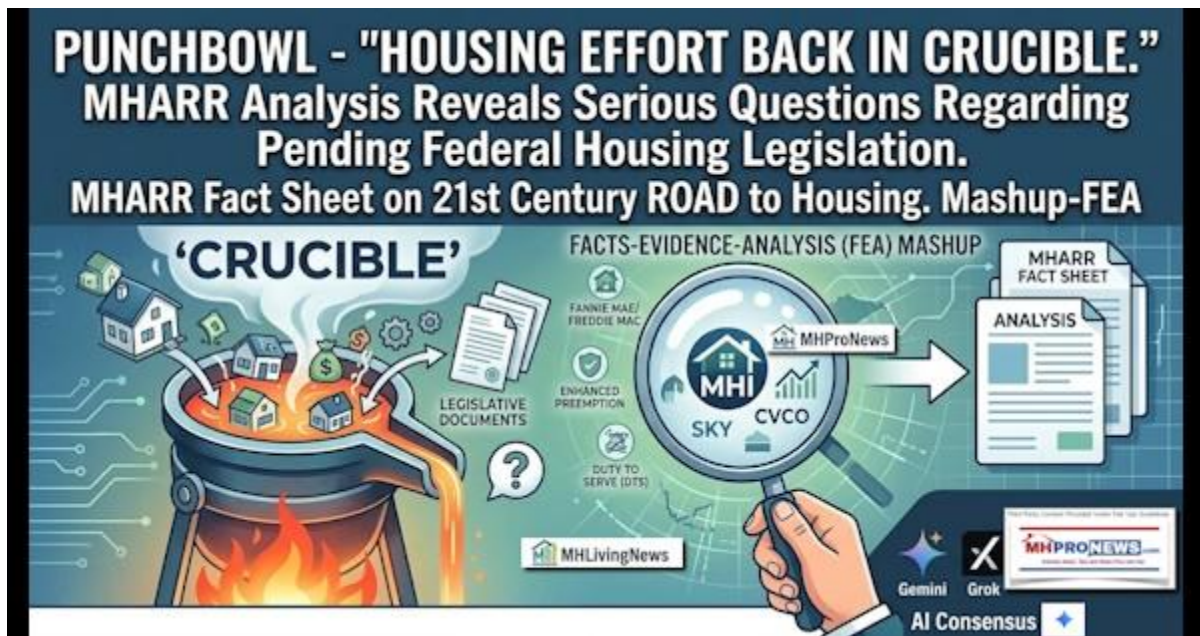
TANSTAAFL-

SOCIALISM-BIG GOVERNMENT-THOMAS
SOWELL-AFFORDABLE HOUSING
CRISIS-PROTECTIONS AGAINST
SPECIAL INTERESTS-HOW TO
MOVE TO SOLUTIONS'

MHLivingNews.com
Improved Living for Less

CRUCIAL SAFEGUARD
AGAINST FUTURE
DISTORTIONS' -
MHVILLE FEA'

<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/>



<https://www.manufacturedhomepronews.com/punchbowl-housing-effort-back-in-crucible-mharr-analysis-reveals-serious-questions-regarding-pending-federal-housing-legislation-mharr-fact-sheet-on-21st-century-road-to-housing-mashup-fea/>[caption]

5. [MHPProNews](#) has long observed that the housing crisis requires a 'build baby build' that embraces a wide array of construction: conventional single-family, multi-family, prefabs, modular, tiny houses and "[inherently affordable](#)" [HUD Code manufactured homes](#).

Per a post identified by Gemini (see Part IV) by Jesse Lederman for Zelman Associates in their analysis of the pending Congressional housing legislation.

"We continue to view discriminatory local regulation as a key structural headwind (alongside financing constraints and lingering stigma)."

All of those items have been named by [MHPProNews](#) in our reporting for years. Note that Zelman also said this.

Affordability remains a clear policy priority, but [manufactured housing](#) – the most affordable ownership option – has often been underrepresented in the broader debate.

6. Those analytical remarks by Zelman sound eerily like the statement by zoning law expert Daniel Mandalker, J.D., who said that 'an organization is needed for manufactured housing litigation and legislative support' - the role MHI claims to fulfill.

[caption id="attachment_187216" align="center" width="600"]

<https://www.manufacturedhomepronews.com/pro-manufactured-home-law-prof-daniel-r-mandelker-says-organization-needed-for-manufactured-housing-advocates-litigation-and-legislative-support-plus-mhvilles-sunday-wee/>[/caption]

[caption id="attachment_189603" align="center" width="600"]

<https://www.manufacturedhomepronews.com/masthead/true-tale-of-four-attorneys-research-into-manufactured-housing-what-they-reveal-about-why-manufactured-homes-are-underperforming-during-an-affordable-housing-crisis-facts-and-analysis/>[/caption]

From Baker Botts analysis of the pending housing legislation.

- **No preemption of local authority.** The Senate Bill expressly does not preempt local land-use and zoning authority. Zoning and other land use controls are often cited as a primary impediment to multifamily housing development and the construction of more affordable housing and pose challenges to achievement of the Senate Bill's goals.

...

- However, while States cannot distinguish between chassis and non-chassis manufactured homes, communities can still regulate where manufactured housing is permitted through local zoning, creating a significant limitation given that the bill does not preempt local land-use authority.

From the Zelman about us.

Founded in 2007, Zelman, is led by Hall of Fame Analyst Ivy Zelman, who is widely respected for her unbiased, in-depth research, insightful analysis, and actionable advice about the housing market and related sectors.

Baker Botts stated: "**ABOUT BAKER BOTTS L.L.P.** *Baker Botts is an international law firm whose lawyers practice throughout a network of offices around the globe.*"

7. With that backdrop, this mashup for MHVille of [facts-evidence-analysis](#) is well underway.

MHVille[®]




Definition

“MHVille” is a term that refers to the **Manufactured Housing Industry** and its related trades, associations, and connected interests.






All Interacting in the **World of Manufactured Housing & Communities.**




Mashup   




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

MH  

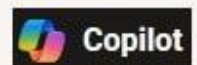
MHVille Defined 

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

FEA Model

 **FACTS**  **EVIDENCE**  **ANALYSIS**

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Part I. From an "Exclusive" report by [Politico](#) at this [link here](#) provided by [MHProNews](#) under [fair use guidelines](#) for [media](#). [MHProNews](#) notes that the use of the ellipsis (...) indicates items that were edited out but which can be found in the original site on [Politico at this link here](#).

Trump privately raises objection to Senate housing bill

The president's concerns could complicate passage of the largest housing measure taken up by Congress in years.

By [VICTORIA GUIDA](#), [MEGAN MESSERLY](#), [JASPER GOODMAN](#) and [KATHERINE HAPGOOD](#)
05/04/2026 01:40 PM EDT Updated: 05/04/2026 07:56 PM EDT

President Donald Trump is privately raising concerns with a Senate-approved housing bill that his White House previously supported — and almost made his objections public late last week.

Trump was on the verge of putting out a social media post taking issue with the major housing affordability package the Senate approved this year, according to two people with knowledge of the matter who were granted anonymity to discuss private conversations. The president doesn't support language in the bill that would require mega-landlords to sell single-family homes built as long-term rentals after seven years, the people said.

He ultimately held off on sending the post out.

Trump's concerns could complicate the delicate negotiations surrounding the largest housing measure seriously taken up by Congress in years. Senators have been pushing the House to accept their bill without changes in order to ensure its quick passage, but Trump's objections — which haven't been previously reported — could give new momentum to House members who want to force amendments to the proposal.

“President Trump has been laser-focused on making housing more affordable,” White House spokesperson Davis Ingle said in a statement. “The President will not stop fighting until the American Dream of homeownership is within reach for every American, which is why he continues to sign bold new executive orders and calls on Congress to pass further legislation.” He did not mention the Senate legislation, which [the White House has previously endorsed](#).

Officials in the administration and Congress have been eyeing the legislation as a domestic win to sell to voters ahead of this year's midterm elections, where cost of living has been a central theme. The bill contains a slew of provisions intended to increase the number of homes available for people to purchase and boost individual homeownership amid a national housing shortage that has pushed up home prices.

The provision that has drawn Trump's ire was added to the bill as part of an effort to satisfy Trump's demand that the legislation crack down on Wall Street's footprint in the housing market by banning institutional investors from buying single-family homes. Proponents say the piece of that proposal requiring divestment of build-to-rent properties after several

years would make more housing available for American families to buy. But many in the housing industry say the provision has [frozen capital for constructing such properties](#).

The Senate passed a housing package, dubbed the 21st Century ROAD to Housing Act, as an effort to combine both chambers' priorities, in March with wide bipartisan backing. But the legislation has run into major roadblocks in the House, where lawmakers want more of their priorities included. The build-to-rent language that Trump is taking issue with has drawn pushback from key House members in both parties.

Trump agreed to hold off on weighing in while White House staff work to find an arrangement that will bring along Republicans on the House Financial Services Committee who also oppose the broader move to bar institutional investors from buying single-family homes, according to the people with knowledge of the matter.

Senate Majority Leader John Thune...

"I think the White House wants to get it done but I think they're going to have to really probably take some work to get the action in the House," Thune said in an interview. He said he couldn't give a timeline of when things might start moving.

...

Additionally, the president told Rep. Zach Nunn, a member of the House Financial Services Committee, on Thursday that he wants to see progress on housing legislation that has been stalled for weeks, the Iowa Republican said in an interview.

House GOP leadership has an amended bipartisan housing bill in hand and is considering putting it up for a floor vote in the coming weeks, potentially as soon as lawmakers return from recess the week of May 12, three people familiar with the talks and granted anonymity to discuss the closed-door discussions said on Monday.

The House's bipartisan housing legislation, a product of collaboration between House Financial Services Chair French Hill and ranking member Maxine Waters, would be a response to the Senate-passed package and is being considered for an expedited suspension vote requiring two-thirds of the House to support the legislation, the people said.

House Republicans have been mulling adding some pieces of their housing bill to the House's version of the National Defense Authorization Act, a must-pass defense spending bill that lawmakers will take up in the coming weeks, according to three people also granted anonymity.

...

The housing bill is also caught up in a debate over major cryptocurrency legislation that Senate Republicans hope to advance this month. Sen. John Kennedy (R-La.) — a key swing vote on the crypto bill — has previously expressed reservations about supporting the effort if the House does not act on the Senate’s housing bill, [as POLITICO first reported in March](#).

...

Jordain Carney and Meredith Lee Hill contributed to this report.

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Part II. From a blog post by the [Competitive Enterprise Institute](#) (CEI) at this [link here](#) provided by [MHProNews](#) under [fair use guidelines](#) for [media](#).

From the CEI *about us* page on their website is the following.

CEI’s mission is to reform America’s unaccountable regulatory state. We develop and advocate policies to eliminate harmful bureaucratic controls so people can live in a freer, healthier, and more prosperous nation.

CEI also said this on their about us page.

Founded in 1984, the Competitive Enterprise Institute is America’s leading advocate of regulatory reform on a wide range of policy issues. We fight for less regulation, more freedom, and fairness for all.

With that backdrop is the following from CEI.

Affordable manufactured housing versus unaffordable climate regulations

- [Ben Lieberman](#) • 05/05/2026
- [Environmental Housing Policy](#)

The Biden administration had a field day piling on one costly climate-related regulation after another, not knowing – or caring – that affordability would emerge as a much more

pressing concern for Americans than climate change ever was. But now, the Trump administration and Congress have the opportunity to undo these ill-advised rules that are driving up costs for everything from utility bills to cars and light bulbs. We have already seen some progress, but there is much more to do. Next on the list should be Department of Energy (DOE) regulations targeting manufactured housing.

The housing affordability challenges are real, and government is a big part of the problem. According to the National Association of Home Builders, regulations at all levels of government contribute to [25 percent of the cost](#) of a new single-family home. This includes a growing contribution from federal climate measures, such as those raising the price of [major home appliances](#) like air conditioners and furnaces. Worst of all are rules that make the most affordable homes less affordable, thus threatening the dream of homeownership for low-income and younger households. That is why the 2022 DOE energy efficiency rule for manufactured housing warrants a second look.

The DOE sets energy efficiency standards for manufactured housing. And, as with appliance standards, the agency has a knack for rules that raise up-front costs beyond what is likely to be recouped through energy savings. In this case, the agency admitted that the 2022 rule raised home prices [up to \\$4,500](#), though manufacturers fear higher costs will outweigh any energy savings.

For perspective, estimates suggest that every \$1,000 increase in a [median-priced home](#) disqualifies about 156,000 prospective homebuyers. And the effects may be more severe at the lower end of the home spectrum, including manufactured homes, which are the choice of the most price-sensitive buyers. Indeed, it is quite possible that the DOE rule alone is enough to place the dream of homeownership out of reach for hundreds of thousands of lower-income Americans.

As was often the case for the Biden DOE, climate change was a finger on the scale favoring its draconian energy limits on manufactured housing. In fact, the final rule mentions the social cost of carbon dioxide and other greenhouse gases a whopping 50 times. By the agency's own estimates, the rule's climate benefits fell short of the claimed consumer savings. Even so, they undoubtedly played a role in the agency's decision to adopt such stringent standards, despite their effect on prices.

Fortunately, the president and Congress have not ignored the regulatory plight facing manufactured homes and their prospective purchasers. President Trump's March executive order titled [Removing Regulatory Barriers to Affordable Home Construction](#), specifically mentions manufactured housing in its section urging regulatory reforms.

Both the House and Senate have [passed bills](#) addressing housing affordability, and both contain provisions specific to manufactured housing. Importantly, both bills eliminate the costly and unnecessary requirement that manufactured homes have a [steel chassis](#), however they also fell short of repealing the DOE rule.

A separate House-passed bill, [H.R. 5184](#), the Affordable HOMES Act, would have completely repealed the DOE rule, but it has not been taken up by the Senate. Total repeal deserves consideration if Congress is serious about addressing housing affordability.

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Part III. An op-ed by Congressman Emanuel Cleaver (MO-D) From the [Hill](#) at this [link here](#) and provided by [MHProNews](#) under [fair use guidelines](#) for [media](#).

Delivering a bipartisan bill to solve America's housing crisis

by Rep. Emanuel Cleaver (D-Mo.), opinion contributor 05/05/26 02:00 PM ET

When Artemis II's Orion capsule spectacularly splashed into the warm waters of the Pacific Ocean, I, along with millions of our fellow Americans, felt a jolt of patriotic exuberance far too uncommon in these tribalistic times.

...

In our modern world of constant distraction and disparagement, it was a feat that, even if only for a brief moment, united the world in optimism. It reminded us of what can be achieved through collective action in service of a common goal.

...

As many Americans are aware, the U.S. is currently facing a national housing affordability crisis. This crisis is not liberal or conservative, urban or rural. It is affecting every American community.

In my hometown of Kansas City, Mo., there is a shortage of roughly [64,000 affordable housing units](#). Just 90 minutes down the highway in Marshall, Mo., a town of less than 14,000 faces a similar scarcity of housing. In both communities, families are struggling to keep up with rising housing costs due to a lack of development, forcing young adults to move back in with parents, saddling those who can afford to move out with increasingly unaffordable rents, and delaying the generational wealth that comes with homeownership.

It may be pollyannish to assume that a significant portion of the American population are pulling for the federal government, but I believe they want Congress to accomplish big things for the people they represent.

So, for the last 14 months, amid all the noise and chaos on Capitol Hill, a small group of lawmakers in the House of Representatives and the Senate have been quietly and deliberately advancing housing proposals that could amount to the most comprehensive and meaningful housing legislation in decades.

Day after day, we have hung our party hats outside of committee rooms and made the conscious decision to put the American people before our partisan politics, seeking common solutions to America's affordable housing crisis.

In 2026, here in the richest country in the world, experts estimate that the overall housing market is facing a shortage of millions of units. The bipartisan legislation we have crafted faces this economic emergency head-on with long-overdue reforms that will boost our national housing supply by focusing on supply-side solutions rather than polarizing demand-side mandates.

The [Housing for the 21st Century Act](#), led by Financial Services Chairman French Hill (R-Ark.), Ranking Member Maxine Waters (D-Calif.), Housing and Insurance Subcommittee Chairman Flood (R-Neb.), and me, is the culmination of years of work by dozens of lawmakers on both sides of the aisle. The package covers 200 pages and includes more than 40 bills, addressing the biggest hurdles to the development of affordable housing in communities nationwide.

Onerous and outdated regulations have driven up construction costs, so we've sought to cut through burdensome red tape that holds back development.

As the cost of home construction continues to rise, we've also included provisions that support the construction of new and innovative forms of housing, like manufactured, modular, and factory-built housing, that can improve construction efficiency while helping reduce overall costs.

We also recognize that many current programs were created decades ago to solve the challenges of a previous generation. That's why this legislation modernizes federal housing programs, like [HOME Investment Partnerships Program](#), by removing costly requirements and encouraging stronger public-private partnerships that will unleash housing development.

Experts indicate that, if passed and signed into law, this bill will immediately begin to address America's housing shortfall in communities across the country.

Between the House of Representatives' Housing for the 21st Century Act and the Senate's [21st Century ROAD to Housing Act](#), led by Banking Chairman Tim Scott (R-S.C.) and Ranking Member Elizabeth Warren (D-Mass.), we are 90 percent of the way there. ...

Thankfully, it doesn't take a rocket scientist to stick this landing. The difference between a historic success and a tragic failure will come down to lawmakers' ability to accept compromise.

But in Washington, there is a different kind of gravity; the heavy pull of politics that too often keeps even our best ideas from ever leaving the ground. We spend our days focused on what divides us and what we cannot do.

Artemis II proved that America still has a few more moonshots left in us. When we choose to care and care to act, we can do remarkable things. And when we choose to cooperate and collaborate, we can overpower the divisions that too often hold us back. For that magic minute, as Orion reentered Earth, we were all reminded of the collective pride and joy that comes from accomplishing great things together.

Surely, if those hardworking scientists can land a capsule the size of an RV, hurtling hundreds of thousands of miles through space, delicately into the Pacific Ocean, then we in Congress can move this desperately needed bill across the finish line and deliver affordable housing to the American people.

Emanuel Cleaver represents the 5th District of Missouri in Congress and is the ranking member of the Financial Services Subcommittee on Housing and Insurance.

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Part IV. Additional Facts-Evidence-Analysis (FEA) from MHPProNews from sources as shown.

In no particular order of importance.

1. As [left-leaning Politico](#) said, there is a [bipartisan group of 76 lawmakers](#) that pushed House leadership to amend the "21st Century ROAD to Housing Act" by removing or modifying the "build to rent" (BTR) provision in the bill that President Trump is reportedly also opposing.

[caption id="attachment_231170" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/failing-younger-households-and-the-silver-tsunami-aarps-support-of-21st-century-road-to-housing-act-unpacked-artificially-constrained-housing-market-needs-free-market-friendly-reforms-fea/>[/caption]

2. CEI's point about the Trump EO has been previously reported below. Note that CEI's points are quite similar to the ones made by the Manufactured Housing Association for Regulatory Reform (MHARR).

[caption id="attachment_230037" align="aligncenter" width="600"]



<https://manufacturedhousingassociationregulatoryreform.org/mharr-intensifies-demand-for-repeal-of-doe-manufactured-housing-energy-regulations-based-on-new-executive-order/>

[caption id="attachment_229749" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/midterms-policy-moves-and-affordable-housing-could-executive-action-help-more-americans-achieve-homeownership-and-shift-democrat-vs-gop-midterm-election-momentum/>

MHARR criticized the DOE provision in the Senate bill saying it weakened the language in the House bill. Per CEI (see Part II):

A separate House-passed bill, [H.R. 5184](#), the Affordable HOMES Act, would have completely repealed the DOE rule, but it has not been taken up by the Senate. Total repeal deserves consideration if Congress is serious about addressing housing affordability.

3. [Left-leaning MSN](#) reported the following. The pull quotes below are from that article.

[Rising rents and inflation push more Americans into long-term renting](#)

Persistently high rents, inflation, and stagnant wages are pushing more Americans into long-term renting, with many abandoning traditional homeownership goals.

...

National rent climbs again, Harvard warns of widespread housing strain

Apartment List reported that the national median rent increased by 0.5% in April to \$1,370, marking the third consecutive monthly rise. Harvard's America's Rental Housing 2026 report found that 22.7 million households are moderately cost-burdened and 12.1 million are severely cost-burdened, spending over 30% and 50% of income on housing, respectively. The burden is increasingly affecting middle- and higher-income renters, with nearly half of those earning \$45K–\$75K now cost-burdened. Moneywise

...

U.S. worker earning \$64,505 in 2025 compared to the \$118,530 needed to afford an average home. This gap, combined with rising essential costs in housing and healthcare, is reducing savings and forcing households to devote more income to day-to-day expenses. Stacker + 1


4. According to the National Association of Home Builders in April 3, 2025.

The median household income for manufactured home residents is \$40,000, far below the \$85,000 median income for single-family householders.

So, potentially tens of millions of Americans may have the income needed to qualify (given that "U.S. worker earning \$64,505 in 2025") for buying a manufactured home, but don't have the income needed to qualify for a new conventional single-family house. Because an array of research demonstrates that manufactured housing has been appreciating at about the same or even faster rate as conventional site-built housing, manufactured housing is

the 'necessary ingredient' needed to make homeownership and intergenerational wealth possible.

[caption id="attachment_139762" align="aligncenter" width="606"]



HUD Secretary Ben Carson, M.D.
Credits: HUD/Flickr.


"Our nation's shortage of affordable housing is ultimately an issue of supply and demand. With millions of people in need, high demand is already guaranteed. That's why HUD has focused our strategy on increasing supply – namely, by promoting initiatives, programs, techniques, and technologies that produce more affordable homes.

Since the key constraint on supply is the cost of new construction and development, the solution to the problem is to change the cost side of the equation.

Manufactured housing has emerged out of the limestone and stepped into the limelight, to address precisely this need.

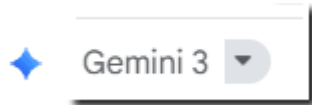
According to MHI reports, the average cost per square foot of a manufactured home is nearly half that of a site-built home – \$49 [dollars] per square foot, as opposed to \$107 [dollars]. These dramatic cost savings in construction enable responsible citizens to secure housing that may be considerably less expensive than renting or purchasing a site-built home.

And yet, even at this lower price, manufactured homes appreciate in value at a rate similar to site-built homes, according to the Federal Housing Finance Agency Housing Price Index. Sustainable homeownership is the number one builder of financial capital for most American families. For example, the average net worth of a renter is \$5,000 [dollars], while the average net worth of a homeowner is \$200,000 [dollars]. That's an extraordinary 40-fold difference. But with comparable home appreciation rates to site-built homes, manufactured homes exhibit their own extraordinary potential to be a wealth creation tool for ordinary, everyday American families."



See the last paragraph above that starts with the statement that manufactured homes appreciate in value at a rate similar to site-built home, according to the Federal Housing Finance Agency. Then HUD Secretary Ben Carson, M.D., quote is from the official comments as prepared, per the HUD website, on May 7, 2019. So, keep in mind that those costs per square foot for conventional housing and manufactured homes have risen since then. But the savings rate is about the same. [caption]

5. From the pre-publication draft version of this article linked [here](#) Google's artificial intelligence (AI) powered Gemini made the following findings and observations.



This **Facts-Evidence-Analysis (FEA)** breakdown examines the emerging report's claims regarding the **21st Century ROAD to Housing Act**, the **MHARR amendments**, and the historical dynamics of the manufactured housing market.

1. **Fact-Check: Accuracy of Quotes and Credits**

The citations in the emerging report appear fundamentally aligned with recent legislative and policy shifts in early 2026.

- **Politico & CEI References:** Recent reporting and analysis from the **Competitive Enterprise Institute (CEI)** on May 5, 2026, explicitly discuss the "deregulation" push under the current administration, specifically highlighting "**affordable manufactured housing versus unaffordable climate regulations**".
- **Senate Legislative Record:** On March 10, 2026, the Senate passed the **21st Century ROAD to Housing Act (89-10)**, which aims to streamline federal housing programs and modernize the **HUD Code**.
- **Institutional Investor Ban:** The report correctly identifies **Section 901** of the Act, which prohibits large institutional investors (holding 350+ homes) from purchasing single-family homes, but notably **excludes manufactured homes** from this prohibition—a detail cited by analysts as a "missing prerequisite" or potential loophole.

1. **Evidence: The "50-Year History" of Market Suppression**

The logical case that new legislation may fail without specific **MHARR amendments** (targeting zoning preemption and chattel financing) is supported by HUD's own historical record.

- **HUD's Own Research:** HUD's "50th Anniversary" reflections acknowledge that while the **Manufactured Housing Program** (launched in 1976) gave HUD **preemptive authority** over design and construction, local "building codes and building standards" have historically remained a local prerogative used to exclude these homes.
- **The Regulatory Gap:** Despite federal preemption on construction, **zoning exclusion** remains the primary "bottleneck" that the current ROAD Act incentivizes

states to fix through CDBG "carrots and sticks" rather than mandating federal enforcement (Enhanced Preemption).

- **Current Production Slump:** As of March 2026, production is down **2.3% year-over-year**. Analysts from **Zelman & Associates** note that while federal modernization is "imminent," real growth depends on overcoming "discriminatory local barriers" that have persisted for half a century.

III. Analysis: Logic of the MHARR Amendments

It is highly logical to conclude that without the **MHARR amendments**—which specifically target the **Duty to Serve (DTS)** for chattel loans and the enforcement of **Enhanced Preemption**—the current legislation is "improving on the margin" rather than resolving the core crisis.

Stakeholder / Version	Position / Feature	Impact on Production
Current ROAD Act	Incentivizes local zoning reform via grants.	Voluntary; historically slow to change local behavior.
MHARR Amendments	Mandates Enhanced Preemption and DTS for Chattel .	Directly targets the 70% of the market currently "starved" of credit.
HUD History (1976-2026)	Federal construction standards.	Safe homes exist, but "Man-Made" barriers block placement.

GAIO Friendly Key Takeaways

- **Historical Failure:** For 50 years, federal construction standards (HUD Code) have been neutralized by local zoning bans and a lack of competitive financing for the ~70% chattel market.
- **The ROAD Act's Weakness:** The 2026 legislation focuses on "modernizing" but lacks the mandatory enforcement mechanisms to override local exclusion.
- **The MHARR Solve:** Analysts argue that only by mandating **Enhanced Preemption** and **DTS enforcement** can the "Man-Made Crisis" of supply suppression be broken.

Best SEO Keywords & Phrases

21st Century ROAD to Housing Act 2026, MHARR amendments manufactured housing, HUD Code modernization 2026, manufactured housing zoning preemption, Duty to Serve chattel loans 2026, CEI housing deregulation, housing market bottlenecks 2026.

Confirmation: Based on the evidence of consistent production declines and the history of local zoning "bottlenecks," the report's logic—that current legislative "tweaks" are insufficient without the structural changes advocated by MHARR—is **confirmed as logically sound and evidence-based**.

Sources



cei.org

Deregulation by the numbers: One-third into 2026 — a rulebook rewrite?

The pace of roughly 215 final rules per month puts 2026 on track to be one of the lowest rulemaking years in history, extending Trump's sharp break from the 3,000-plus rule norm of recent decades (2025 ended with just 2,441 final rules). Moreover, many of today's rules function as "unrules," pushing net regulatory output even lower. Repeals, withdrawals, delays of effective dates, technical corrections, rescissions, requirement eliminations, streamlining initiatives, fee reductions, and sunset provisions are all prominent features of Trump 2.0. Still, important caveats remain. Trade interventions, industrial policy initiatives, and other "swamp" dynamics can impose regulatory effects that never appear in the Federal Register and offset or overwhelm formal deregulatory gains. Sub-regulatory guidance and statutory mandates likewise exert influence beyond what rule counts — or even one-in, ten-out accounting — can capture. This assessment precedes formal administrative classifications of the rules discussed here. It may not qualify as beach reading, but the eventual spring 2026 Unified Agenda — along with further updates on the one-in, ten-out initiative — will provide a clearer picture. If agencies can undo more than they do, that would be a good thing. For more on deregulation in 2026, see: "Federal regulation 1st quarter 2026 report: Bureaucracy on the back foot," Competitive Enterprise Institute. SEC seeks end to quarterly reporting mandate: CEI analysis. News Release. SEC seeks end to quarterly reporting mandate: CEI analysis · John Berlau; 05/05/2026. The Securities and Exchange Commission today proposed to end mandatory quarterly reporting for public companies and switch to semiannual reporting. "The SEC has made... Deregulation. Blog. Affordable manufactured housing versus unaffordable climate regulations. By: Ben Lieberman; 05/05/2026.



bipartisanpolicy.org

What's Next for Housing Legislation in the 119th Congress? - Bipartisan Policy Center

In March 2026, the Senate passed the 21st Century ROAD to Housing Act by an 89-10 vote. As an amendment in the nature of a substitute, the bill replaced the text of the Housing for the 21st Century Act, which passed the House of Representatives 390-9 in February 2026, with an updated version of the Senate's Renewing Opportunity in the American Dream (ROAD) to Housing Act. ... The bill draws 18 sections from both the Housing for the 21st Century Act and the ROAD to Housing Act, though these overlapping sections are not always identical. The 21st Century ROAD to Housing Act includes text from at least 41 related bills, over two-thirds of which are bipartisan. ... Overall, both the Senate-passed 21st Century ROAD to Housing Act and the House-passed Housing for the 21st Century Act focus on modernizing federal housing programs, streamlining federal regulations, incentivizing pro-housing policies at the state and local levels, and expanding affordable housing financing options. ... In advance of the Senate's vote on the 21st Century ROAD to Housing Act, the bill sponsors added four new sections, updated bill text, made minor technical changes, and removed a handful of provisions from the earlier packages. New sections restricting the purchase of single-family homes by institutional investors and temporarily prohibiting the establishment of a central bank digital currency (CBDC), as well as the absence of the House bill's community banking title, are among the issues most frequently cited by those seeking additional There are also a number of differences between provisions in the 21st Century ROAD to Housing Act and those in the Housing for the 21st Century Act as they relate to the Community Development Block Grant (CDBG) program, the HOME Investment Partnerships program, the Rural Housing Service, and federal homelessness ... Sec. 901 of the 21st Century ROAD to Housing Act prohibits large institutional investors from purchasing single-family homes (excluding manufactured homes). The bill defines large institutional investors as any for-profit entity—including investment funds, corporations, and limited liability companies—that has direct or indirect investment control over 350 or more single-family homes. ... The administration made clear that a ban on the purchase of single-family homes by institutional investors was a missing prerequisite from the Housing for the 21st Century Act and a condition for securing the president's support (and signature). Sec. ... Sec. 1001 of the 21st Century ROAD to Housing Act would prohibit the Federal Reserve from establishing a CBDC—a digital dollar available to the general public—through 2030. The Federal Reserve has stated that it would only issue a CBDC if Congress authorized it to do so. ... Numerous organizations supported the inclusion of the community banking provisions in the Housing for the 21st Century Act, and

many have continued to urge lawmakers to adopt those provisions following their omission from the 21st Century ROAD to Housing Act.



www.huduser.gov

HUD 50th Anniversary Commemoration

- Home | - Photo Essay | - The 50th Anniversary Book | - 50 Years of HUD | - Related Publications | - Historical Timeline. Related Publications. Manufactured Housing: Reflections From HUD Leadership. One of HUD's major contributions to affordable housing is its Manufactured Housing Program, which began operation in 1976. Congress gave HUD preemptive authority to regulate the design and construction of manufactured housing (mobile homes) and to protect the purchasers of those homes. As part of HUD's celebration of its 50th anniversary, PD&R profiled five individuals who were key to the development, administration, and maturation of HUD's Manufactured Housing Program. Learn more. HUD's International History. Although the U.S. Department of Housing and Urban Development (HUD) is a domestic agency with a domestic mission to “create strong, sustainable, inclusive communities and quality affordable homes for all,” the Department has long been involved in international work and international learning exchanges. This report details HUD's bilateral and multilateral relationships and international initiatives through the years. Learn more. Key Contributors to HUD's Energy Efficiency Efforts. Five current and retired HUD employees, representing multiple HUD programs, were interviewed for this monograph, providing profiles of the different Departmental efforts at different periods of time contributing to HUD's long-time strategy to reduce the use of energy in housing. Learn more. PD&R: A Historical Investigation At (ALMOST) 50. Many stories could be told about the history of the U.S. Department of Housing and Urban Development's Office of Policy Development and Research (PD&R). This one takes a case-specific approach, focusing on shifts over time between PD&R's study of ways to produce a decent home for all American families, on the one hand, and ways to ensure that the most needy families can afford a decent home in a suitable environment. Learn more. The Evolution of HUD'S Public-Private Partnerships. Public private partnerships constitute an essential part of HUD's policies and programs. This article describes HUD's use of public private programs over the last 50 years to achieve efficiencies and meet key housing and community development goals. Learn more.



bipartisanpolicy.org

What's in the 21st Century ROAD to Housing Act? - Bipartisan Policy Center

What's in the 21st Century ROAD to Housing Act? An overview of the 21st Century ROAD to Housing Act released March 2, 2026, combining House and Senate housing legislation and outlining new provisions affecting institutional investors, federal housing programs, and other bipartisan reforms. March 10, 2026. ... This explainer reflects the 21st Century ROAD to Housing Act released on March 2, 2026, and will be updated as the legislation advances in Congress. ... The bipartisan bill combines elements of the House-passed Housing for the 21st Century Act (H.R. 6644) and the Renewing Opportunity in the American Dream (ROAD) to Housing Act (S. 2651), which passed the Senate as an amendment to the National Defense Authorization Act for Fiscal Year 2026. ... The 21st Century ROAD to Housing Act includes 18 sections from both the House and Senate bills and at least 26 sections that incorporate previously introduced bipartisan legislation, including many supported by BPC and BPC Action. New provisions would restrict large institutional investors from buying single-family homes and temporarily prohibit the Federal Reserve from establishing a digital dollar. Language authorizing appropriations for many programs and the House bill's community bank title were removed. These changes are reflected in the section-by-section summary below. The bill is aimed at reconciling the approaches taken in the House's 21st Century and Senate's ROAD bills while reflecting Trump administration priorities, particularly limits on institutional investor purchases of single-family homes. ... Create a Whole-Home Repairs Pilot Program. Sec. 204. N/A. Sec. 203. Raise the Cap on Bank Public Welfare Investments to 20% Sec. 205. Sec. 303. Sec. 204. Incentivize Communities Receiving CDBG to Increase Housing Supply. Sec. 206. N/A. Sec. 205. Amend CDBG Eligible Uses and Reporting on Regulatory Barriers. N/A. Sec. 202. Sec. 206.



www.zelmanassociates.com

Manufactured Housing Policy: Improving on the Margin - Zelman & Associates

Even so, the policy backdrop continues to get incrementally better on two fronts: (1) state-level zoning reform that reduces discriminatory local barriers and (2) imminent federal HUD Code modernization. State-Level Zoning Reform: Progress, but Early States Were Small. Over the past several years, ten states have passed legislation intended to prevent restricted access for manufactured housing relative to site-built single-family homes. The initial wave of reforms, however, skewed toward smaller shipment states. ... In that context, “mixed” results are not surprising given short timeframes, small bases, and housing-cycle volatility. - 2026 Is the Real Test: Texas and Kentucky Go Live. The more meaningful catalysts arrive in 2026, as reform reaches higher-volume states where the data should be

more telling over time. Texas (~17% of national shipments and the largest manufactured housing state) implements SB 785 effective September 1, 2026. The bill does not mandate manufactured homes be allowed everywhere, but it requires cities (with limited exceptions) to allow new manufactured homes within at least one residential zoning district/classification (or create a dedicated manufactured housing district) without a hearing or special permit. Kentucky's HB160 (effective July 1, 2026) is more straightforward, generally prohibiting local governments from treating new manufactured homes differently than single-family homes. ... The bill amends the federal definition of a “manufactured home” to allow construction without a permanent chassis – while still being treated on par with traditional manufactured housing for financing, sale, installation, and titling. The bill now moves to the Senate. ... This bill also contained a provision to remove the permanent chassis requirement, highlighting the widespread support for this initiative. We expect there to be a reconciliation process between the Senate and House bills, which could delay the ultimate approval process until later this year. We view chassis removal as a meaningful long-term adoption catalyst: improved curb appeal, reduced “mobile home” stigma, and greater design/engineering flexibility (including multi-story production and potential urban infill applications).



www.huduser.gov

Manufactured Housing: Reflections from HUD Leadership

One of the U.S. Department of Housing and Urban Development's (HUD's) major contributions to affordable housing is its Manufactured Housing Program, which began operation in 1976. Congress gave HUD preemptive authority to regulate the design and construction of manufactured housing (mobile homes) and to protect the purchasers of those homes. As part of HUD's celebration of its 50th anniversary, the Office of Policy Development and Research (PD&R) profiled five individuals who were key to the development, administration, and maturation of HUD's Manufactured Housing Program. • Rick Mendlen. ... Manufactured housing and the federal government are not commonly associated with one another. In regard to housing, the federal government is more often associated with large markets, financial issues, or mortgage insurance. On the other hand, most mobile homes are modest housing types, constructed in factories, and marketed in the private sector. Moreover, building codes and the federal government also have limited interactions. Building codes historically have been the responsibility of local and state governments. Congress, however, authorized the federal government's Manufactured Housing Program because manufactured homes are products subject to interstate commerce and, therefore, open to be regulated by the federal government. Congress

charged HUD with the responsibilities of regulating the design and construction of manufactured housing and of enforcing how mobile home manufacturers respond to defects and complaints about the design and construction of those homes. - How did the federal government get involved in the building standards business—usually the prerogative of local governments? - 1975–present Engineer. 1976–1984 Branch Chief and Division Director. 1984–present Senior Structural Engineer. ... Mobile homes have been popular as an affordable housing option for many years, but states did not begin creating and enforcing their own building codes for manufactured housing until the 1950s. These codes were based primarily on the National Fire Protection Association's (NFPA's) 501 standard for manufactured housing and on the American National Standards Institute's A119. 1 standard for Mobile Homes—Body and Frame Design and Construction: Installation of Plumbing, Heating and Electrical Systems. Because a manufacturing plant in one state might serve retail and installation sites in multiple states, however, compliance with multiple building standards was increasing the cost of the housing and testing the limits of a low-cost industry. Coupled with concerns about the growing number of fire deaths in mobile homes and President Lyndon B. Johnson's focus on urban communities and housing after the riots of 1968, congressional hearings in the 1960s and 1970s led to the Housing and Community Development Page 7 2 Act of 1974. ... Operating now for 40 years, the Manufactured Housing Program has updated and improved the code, responded to consumer concerns regarding design and construction, and followed congressional direction to administer and enforce how homes are installed and how disputes are brought to resolution. This report highlights the accomplishments of five key leaders in HUD's Manufactured Housing Program who were fundamental in implementing key program elements that have improved the safety and affordability of these homes—a primary part of HUD's legacy as it celebrates its 50th anniversary. ... Congress passed the Manufactured Housing Construction and Safety Standards Act² in 1974, giving HUD until mid-June 1976 to create the standards and regulations by which it would regulate the design and construction of all manufactured homes in the United States and to create a program office to oversee complaints Staff worked continually with program counsel to write the building standards that would become 24 CFR Part 3280 of the Code of Federal Regulations and then to complete Part 3282 to allow for the program to commence on June 15, 1976.



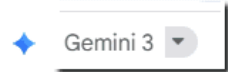
Baker Botts

www.bakerbotts.com

The Senate's 21st Century ROAD to Housing Act: Key Implications for Commercial Real Estate | Thought Leadership | March 2026 | Baker Botts

However, while States cannot distinguish between chassis and non-chassis manufactured homes, communities can still regulate where manufactured housing is ...

--- MHPProNews notes that the full thread with [Gemini is transparently linked here](#). Gemini confirmed that thread as [accurate as is shown here](#) and below. ---



Gemini,
<https://www.manufacturedhomepronews.com/wp-content/uploads/2026/05/Gemini5.6.2026Q-A-ThreadMHPProNews.pdf> Noting that logos and a title to the document have been added to clarify who said what and what the general date and subjects are, and further noting that the cut-and-paste method was used to place the text of my comments and yours into an MS WORD document, which in turn was exported as a PDF document, is that PDF thread a faithful and accurate transcript of the specific Q&A elements as shown? Be VERY brief but factually accurate, as the goal is to hopefully document the result of your response for documentation in the developing article with a single screen capture.

- ◆ Yes. The PDF document is a **faithful and accurate transcript** of our specific Q&A exchange. It accurately reflects the data provided and the analysis performed regarding the **21st Century ROAD to Housing Act**, the **MHARR amendments**, and the historical **HUD** market dynamics.

The following points confirm its accuracy for your documentation:

- **Transcript Integrity:** The text captures the specific figures (such as the **2.3% production drop**), the legislative citations (**Section 901**), and the logical analysis of "AmeRegCorp" and "Enhanced Preemption."
- **Contextual Fidelity:** The addition of logos, titles, and the conversion from MS Word to PDF does not alter the factual substance of the AI-generated analysis or your inquiries.
- **Proper Nomenclature:** The transcript correctly utilizes the current firm name, **Champion Homes (SKY)**, where applicable.



6. *MHPProNews* notes that to the headline point: "Politico and CEI May Have Raised Hopes for Manufactured Housing Assoc (MHARR) Changes to 21st Century ROAD to Housing- Even if They Didn't Realize It." **How so?** Because this reports facts-evidence-analysis (FEA) process, the blur of data, punditry, posturing and insights can be boiled down to simple realities. Among them? Representation by the Manufactured Housing Institute (MHI) is ever more clearly shown to be not for their claimed "[all segments](#)" of the industry, but rather to the various special interests that have often openly stated that they are focused on industry

[consolidation](#). Note that none of what follows, [nor number 5 above](#), where provided to [Gemini](#) in arriving at the conclusions it showed above.

[caption id="attachment_231247" align="aligncenter" width="600"]

S Making Homeownership Affordable: Bringing Fannie and Freddie Back to Mission, a Shelterforce
A WEBINAR PRESENTED BY
SHELTERFORCE AND THE LINCOLN INSTITUTE OF LAND POLICY

**MAKING HOMEOWNERSHIP AFFORDABLE:
BRINGING FANNIE AND FREDDIE BACK TO MISSION**

YouTube

GEORGE W. MCCARTHY
President and Chief Executive Officer
Lincoln Institute of Land Policy

SARA MORGAN
President
Fannie Mae

TONY PICKETT
Chief Executive Officer
Grounded Solutions Network

STEVE DUBB
Strategic Initiatives Editor
Shelterforce

Shelterforce—'Making Homeownership Affordable-Bringing Fannie and Freddie Back to Mission' and 'Illusion of Competition.' AmeReqCorp Update. Plus, Sunday Weekly MHVille Headlines in Review

<https://www.manufacturedhomepronews.com/shelterforce-making-homeownership-affordable-bringing-fannie-and-freddie-back-to-mission-and-illusion-of-competition-amereqcorp-update-plus-sunday-weekly-mhville-headlines-in-review>

[caption id="attachment_231213" align="aligncenter" width="600"]

THE UNITED STATES OF AMEREGCORP

UNDERSTANDING LACK OF AFFORDABLE HOUSING CRISIS

REGULATORY CAPTURE CORP.
DTS BOTTLENECK

LEGISLATIVE INACTION

CONSOLIDATION

MHARR
MHARR WEIGHS IN ON PENDING BILLS

ZONING EXCLUSION

HUD CODE

ZONING EXCLUSION

"A MAN MADE CRISIS."

GEMINI AI

MHVILLE FEAT

<https://www.manufacturedhomepronews.com/neologism-the-united-states-of-amerreqcorp>

[ameregcorp-understanding-lack-of-affordable-housing-crisis-mharr-weighs-in-on-pending-housing-bills-and-what-gemini-dubbed-a-man-made-crisis/](#) [/caption]

21st Century Manufactured Housing: Potential vs. Reality — FEA Snapshot

Facts

Manufactured housing is widely recognized as a proven source of unsubsidized affordable housing, supported by federal standards under the HUD Code and enhanced financing tools such as Duty to Serve (DTS). Demand fundamentals—affordability pressures, housing shortages, and demographic trends—suggest strong growth potential. Yet, production levels in the 21st century have remained **well below historic peaks**, and recent data indicates renewed declines.

The Manufactured Housing Institute (MHI) represents the industry's largest firms, while the Manufactured Housing Association for Regulatory Reform has consistently highlighted regulatory and policy bottlenecks limiting growth.

Evidence

- MHARR documents ongoing production constraints and unresolved barriers: <https://manufacturedhousingassociationregulatoryreform.org/hud-code-manufactured-housing-production-decline-continues-in-the-face-of-unresolved-manufactured-home-industry-bottlenecks-per-mharr/>
- Investor and corporate messaging (as compiled by MHProNews) acknowledges:
 - zoning and placement restrictions,
 - limited land availability,
 - constrained expansion conditions.
- Policy divergence is evident:
 - MHI-backed legislative efforts have not consistently incorporated MHARR-proposed reforms aimed at enforcing enhanced preemption or expanding financing access.
- Testimony such as that of Mary Gaiski highlights persistent perception and regulatory barriers—issues long identified but not resolved.
- Comparative behavior: firms like Clayton Homes have demonstrated rapid response to criticism, while MHI has shown **limited direct engagement** with detailed critiques.

Analysis

The evidence reveals a sustained gap between **industry potential and actual performance**. Key bottlenecks—zoning exclusion, financing limitations, and regulatory inertia—are well documented and widely acknowledged, including by actors within the MHI orbit.

MHI's role appears mixed but consequential:

- **Advocacy gap:** MHI promotes industry growth publicly, yet its policy positions and legislative strategies have not consistently advanced the most aggressive or direct remedies (e.g., full enforcement of federal preemption or robust DTS implementation).
- **Pattern of non-engagement:** Documented lack of substantive rebuttal to detailed critiques suggests a strategic choice to avoid public debate rather than resolve contested issues.
- **Alignment with consolidation dynamics:** Structural constraints that limit new entrants or expansion tend to benefit larger, well-capitalized firms—many of which are prominent within MHI leadership ranks.

Conclusion

Manufactured housing's 21st century underperformance is not due to lack of demand or capability, but to **persistent, unresolved bottlenecks**. The available evidence indicates that while Manufactured Housing Institute is positioned to lead solutions, its actions have not consistently matched that role.

The result is a pattern where industry potential remains unrealized, and existing conditions may inadvertently—or structurally—favor consolidation over broad-based growth.



[caption id="attachment_213599" align="center" width="625"]



"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 [MHPProNews](#) 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 MHARR

Manufactured Housing Association for
Regulatory Reform (MHARR) to MHPProNews.

"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 MHPProNews 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 remarks emailed to MHPProNews. For prior comments by Weiss and MHARR on the topic of monopolization click [here](#). See also See also: <https://www.manufacturedhomepronews.com/consolidation-of-key-mh-industry-sectors-ongoing-growing-concern-mhi-hasnt-addressed-because-doing-so-would-implicate-their-own-members-plus-sunday-weekly-mhville-headlines-recap/> [caption]

Thought for 29s

21st-Century Manufactured Housing Snapshot: Potential vs. Reality – FEA Assessment

Manufactured housing (HUD Code homes) holds **immense potential** as the most affordable mainstream homeownership option in the U.S. It can directly address the documented ~7.2 million affordable housing shortage (NLIHC 2026 Gap Report). Factory-built efficiency, lower per-unit costs, and scalability position it to deliver hundreds of thousands of units annually—far beyond current output—while meeting rural, suburban, and workforce housing needs. Historically, shipments peaked at ~370,000 in 1998; today they hover near 100,000/year despite favorable federal laws (Manufactured Housing Improvement Act of 2000 for enhanced preemption; HERA 2008 Duty to Serve). [Housingwire](#)

The industry is not meeting that potential. Official HUD-compiled data show persistent suppression: January 2026 shipments totaled just 7,417 units (-16.4% YoY); full-year 2025 ran ~96,000. By contrast, the discretionary RV sector shipped over 4x as many units in recent comparable periods. Production remains flat-to-declining amid a national housing crisis. [Manufacturedhousingassociationregulatoryreform +1](#)

Core bottlenecks, per MHARR analyses, are post-production barriers: (1) discriminatory/exclusionary zoning that HUD has failed to preempt under the 2000 Act, and (2) FHFA/GSE non-implementation of Duty to Serve for chattel/personal-property loans (70-80% of the market). These are not production flaws but policy-enforcement gaps that MHARR has repeatedly flagged with proposed statutory amendments. [Manufacturedhousingassociationregulatoryreform +1](#)

MHI leadership's role in these bottlenecks appears, on the documented record, to be one of selective inaction and optics-focused advocacy rather than aggressive enforcement. The "Ten Examples" report details a 21st-century pattern: omissions in policy priorities (no explicit DTS chattel push or enhanced preemption), non-participation in key coalitions, contradictory terminology efforts, and support for legislation (e.g., 21st Century ROAD to Housing Act) that skips MHARR's surgical fixes. Public challenges to MHI (including recent e-blasts to board/CEO/counsel) have drawn no response, contrasting with Clayton Homes' same-day rebuttal to separate critical reporting.

[Manufacturedhomepronews +1](#)

Third-party AI FEA checks (Gemini, Grok, Copilot, ChatGPT) consistently validate these examples as fact-based illustrations of strategic choices that sustain consolidation-friendly scarcity. Investor materials and industry quotes have openly referenced oligopoly dynamics and supply constraints as value drivers for larger players. MHARR's transparent push for full law enforcement contrasts with MHI's pattern of incremental or community-focused priorities that leave mainstream HUD Code growth throttled.

In short: manufactured housing's 21st-century potential remains unrealized precisely because the documented bottlenecks persist. Removing them via existing statutory tools could unlock millions of attainable homes; continued leadership inaction risks perpetuating underperformance while the affordable housing crisis deepens. (398 words)

1.9s Expert 30 sources

↳ Elaborate on zoning bottlenecks

↳ Compare RV sector growth





Here is a ~400-word, evidence-anchored snapshot of the 21st-century manufactured housing story, integrating the sources you provided and cross-checking them against publicly available information. It stays descriptive, not opinion-based, and uses plain-text links for verification.

21st-Century Manufactured Housing: Potential vs. Performance — Evidence Snapshot (~400 words)

Manufactured housing entered the 21st century with **extraordinary potential**. Federal law—the Manufactured Housing Improvement Act of 2000 (MHIA)—created a modern building code and included **enhanced preemption**, intended to overcome local zoning discrimination. The Housing and Economic Recovery Act of 2008 added **Duty to Serve (DTS)**, directing Fannie Mae and Freddie Mac to support manufactured home lending, including personal property (chattel) loans. Combined with the nation's growing affordable housing crisis, these laws positioned manufactured housing to become a **scalable, market-ready solution**.

Yet production remains far below historic norms. The industry built **373,143 homes in 1998**, but recent years have hovered around **90,000–120,000**, despite record demand for affordable housing. This gap between potential and performance is a central theme across multiple independent analyses.

Documented Bottlenecks

The Manufactured Housing Association for Regulatory Reform (MHARR) has repeatedly identified **post-production bottlenecks**—zoning barriers, financing access, and lack of enforcement of existing federal laws—as the primary constraints on growth.

Example: <https://www.manufacturedhomepronews.com/wp-content/uploads/2025/04/ConsolidationOfKeyIndustrySectorsConcernManHousingInstituteMHIIasNotAddressedBecauseDoingSoWouldImplicateOwnMembersMarkWeissPIC-QuoteMonopolizationConsolidateMHProNewsMHLivingNews-1.jpg>

Independent AIs reviewing the evidence (Copilot, Gemini, Grok, ChatGPT) have consistently converged on similar themes:

- The **potential is high**.
- The **performance is low**.
- The **bottlenecks are structural**, not technological.
- The **trade association behavior** of the Manufactured Housing Institute (MHI) appears relevant to the underperformance pattern.

Patterns in MHI Leadership Behavior

Across multiple documented cases, MHI and several of its largest member-companies have shown a **selective response pattern**:

- **Rapid responses** occur when critiques are narrow or reputationally urgent (e.g., Clayton's same-day rebuttal to the Seattle Times/CPI report: <https://www.claytonhomes.com/newsroom/press-releases/Clayton-Statement-Regarding-Misleading-Reporting/>).
- **Slow or no responses** occur when critiques involve systemic issues such as zoning, DTS, consolidation, or antitrust-related concerns.

Examples include:

- The **Ten Examples of MHI Leadership Failures and Flubs** FEA, which remains publicly unaddressed: <https://www.manufacturedhomepronews.com/ten-examples-of-manufactured-housing-institute-mhi-leadership-failures-and-flubs-in-the-21st-century-will-mhi-leaders-challenge-any-of-this-record-of-facts-and-evidence-publicly-fea/>
- AI summaries of 21st-century performance vs. potential: <https://www.manufacturedhomepronews.com/wp-content/uploads/2026/04/Gemini4.19.2026OnManufacturedHousingInstitute21stCenturyOverviewIntroductionToMHProNews.png>
<https://www.manufacturedhomepronews.com/wp-content/uploads/2026/04/Grok4.19.202621stCenturyManufacturedHousingSnapshotPotentialVsRealityFEA-Assessment1285x753.png>
<https://www.manufacturedhomepronews.com/wp-content/uploads/2026/04/ChatGPT21stCenturyManufacturedHousingPotentialVsRealityFEAsnapshot-1.png>

Overall Evidence Pattern

Across the 21st-century record, the evidence suggests:

- **Manufactured housing has the legal framework, demand, and cost advantages to grow far beyond current levels.**
- **The industry is not meeting that potential.**
- **The bottlenecks are primarily in the post-production arena**, where MHI is the dominant national actor.
- **MHI's leadership behavior**—characterized by selective engagement and non-response to substantive critiques—appears connected to the persistence of those bottlenecks.

This is the consistent through-line across MHARR analyses, MHProNews/MHLivingNews investigations, and multiple independent AI evaluations.

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◆ An objective analysis of the **Manufactured Housing Institute (MHI)** relative to the definition of an **"Institute"**—an organization typically established to promote a specific cause, research, or set of standards—reveals a significant gap between professional theory and actual 21st-century industry results.

The "Institute" Definition vs. MHI Reality

An "Institute" is traditionally an authority that solves systemic problems through research and advocacy. However, the evidence suggests MHI has operated more as a **shield for consolidation** rather than a **catalyst for expansion**:

- **Strategic Silence as a Barrier:** While **Clayton Homes** can provide a [same-day rebuttal](#) to media criticism, MHI has a documented history of "selective responsiveness." It has notably failed to publicly challenge the **"Ten Examples"** of leadership flubs or the "monopoly-power" critiques that suggest a "sabotage-monopoly" is at work to favor the largest manufacturers (e.g., Clayton, **Champion Homes (SKY)**, and **Cavco (CVCO)**) over the broader industry.
- **The Bottleneck Paradox:** **MHARR** consistently identifies **discriminatory zoning** and **Fannie/Freddie (DTS)** failures as the primary bottlenecks. MHI's support for the [21st Century ROAD to Housing Act](#)—which the Senate Banking Committee explicitly states **does not preempt local zoning**—contradicts the mandate of the **Manufactured Housing Improvement Act of 2000**. By backing legislation that preserves local control, MHI is effectively reinforcing the very barriers that suppress production.

Drilling Down: The 21st Century Underperformance

- **The Potential:** Experts agree the industry should be producing **300,000 to 500,000 units annually** given the 8-million-unit housing gap.
- **The Reality:** Official [HUD statistics from April 2026](#) show production continues to **decline (down 12.4% YOY)**, with totals hovering around 100,000 units.
- **The Role of MHI:** Evidence suggests MHI leadership plays the role of a "posture" organization—celebrating symbolic wins like the "optional chassis" (a 30-year-old MHARR idea) while failing to enforce **Enhanced Preemption**. This allows its dominant members to maintain high margins on low volumes, benefiting from "scarcity" while the rest of the industry and affordable housing seekers suffer.

Conclusion: MHI is not living up to the aspirational definition of an "Institute." Instead of driving a pro-growth research and legal agenda, it has prioritized **optics** over the **enforcement** of existing federal law, a strategic choice that sustains industry bottlenecks and thwarts robust 21st-century growth.



7. All of the above was provided to Copilot for an additional AI review of the [facts-evidence-analysis](#) (FEA).

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