

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

Reality and Limits of Sabotage? Change Coming for U.S.-MHVille-Like It or Not? Smith-'What Would be Bullish is Fixing What's Broken-Promoting Self-Serving Illusory Solutions Isn't Bullish'-FEA

The United States experienced an [unprecedented contemporary wave of homelessness during the Biden-Harris \(D\) years](#). CEOs are shedding light on how thinly stretched millions of American households are (see quotes below). When the nation's most proven and scalable form of inherently affordable housing is practically denied to millions, what is the inevitable result? Defaults on payments and in time increased [homelessness](#) if the broader dynamics are not changed. That should shed light on what CEOs said, and the data reveals, about consumers spending as it applies to the vexing artificial barriers to more HUD Code manufactured homes. To oversimplify for understanding's sake, there are two possibilities with respect to the emerging legislation in Congress. The final bill either will or won't address the core issues the proposed [MHARR amendments](#) raised. If Congress fails to address those core issues, and if the [Trump Administration 2.0 continues to effectively follow Biden-Harris \(D\) practices of largely ignoring existing federal laws](#) that could [boost inherently affordable manufactured housing](#) without the need for [federal subsidies](#), then sooner or later [homelessness](#) and/or even bigger federal deficits will occur. [Supply and demand](#) or other economic realities are often [described as immutable as the law of gravity](#). Reality can only be masked for a time by deficits. So, will Trump 2.0 ignore a Venezuelan and [Iranian](#)-like opportunity to change the direction of domestic policy for perhaps decades to come? While there is an argument to be made that change can come more rapidly when enough of the public broadly understands reality and demands the proper steps be taken. But even when the public is to a significant degree in the dark on key issues, economic reality imposes limits on special interests and public officials. Put differently, as financial pressures on households grows, it may become increasingly difficult for [AmeRegCorp](#) to ignore the low cost and potentially rapidly scalable solution that modern manufactured housing offers. Borrowing how [Charles Hugh Smith](#) put it: **"What would be bullish is actually fixing what's broken.** Promoting self-serving illusory "solutions" that only widen the asymmetries stretching the socio-economic fabric to the breaking point is not bullish." What researchers have described as [sabotage](#) may have practical limits, as this [MHPProNews facts-evidence-analysis](#) (FEA) will explore.

1. A sample of [CEO](#) quotes.

- **"They're literally running out of money at the end of the month,"** Kraft Heinz CEO Steve Cahillane [said in an interview with the WSJ](#) . "We're seeing negative cash flows in the lower-income brackets where they're dipping into savings."
- [McDonald's](#) CEO Chris Kempczinski said confidence among shoppers isn't improving and may be getting worse. **The company cited "heightened anxiety" and gas prices that disproportionately impact low-income consumers.**
- "Our price-sensitive, more value-oriented guests seem to be staying home a bit more," [Dine Brands](#) CEO John Peyton said on an earnings call this week. The company, which owns the **Applebee's and IHOP chains, said it hasn't seen a similar pullback in other income levels.**

- **"The war in Iran amplified consumer concerns about the cost of living,"** [Whirlpool](#) CEO Marc Bitzer said Thursday on a call with analysts...The company [described](#) the resulting 15% hit to industry demand as **similar to the global financial crisis in the aughts.**
- American consumer's sentiment in [preliminary UMich data](#) for May...(per a [ZeroHedge](#) analysis of the results) "**fell from 49.8 to 48.2 (a new record low** and below the 49.5 expectation..." according to the University of Michigan Consumer Sentiment Index.



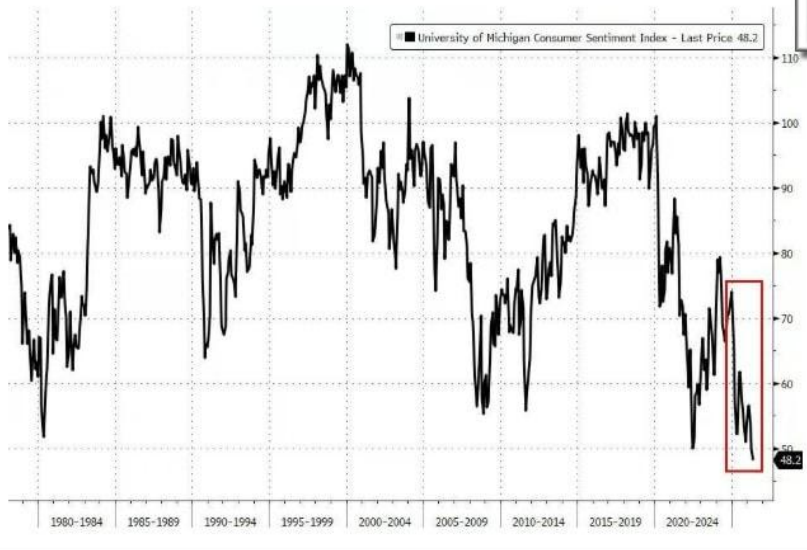
Source: Bloomberg



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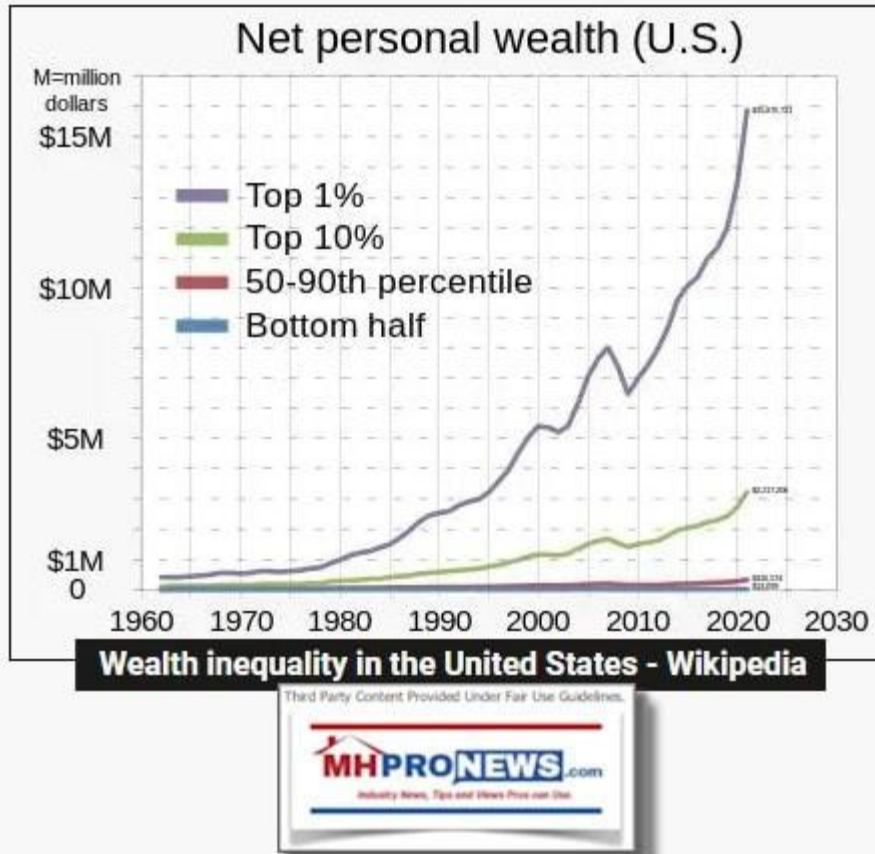


The American Consumer has been less confident...



2. The demonstrable solution to the woes that the chart below illustrates *isn't socialism*. Rather, it is removing the artificial "man-made" barriers that have kept much of the population from having access to

[inherently affordable manufactured housing](#) which is capable of fostering multi-generational wealth. When [Realtor](#), [HUD](#), [FHFA](#), [Urban Institute](#), [LendingTree](#) and others have documented that modern manufactured homes are appreciating at a similar or sometimes greater rate of growth than conventional site-built housing, that is a possible free market social-policy-economic fix that ought not be ignored.



Urban Institute
<https://www.urban.org> > urban-wire > manufactured-ho... ⋮

Manufactured Homes Increase in Value at the Same Pace ...

Nov 19, 2024 — Prices appreciated about 5 percent each year, increasing 212.6 percent among site-built homes and 211.8 percent among manufactured homes over ... [Read more](#)

Urban Institute
<https://www.urban.org> > new-evidence-sh... ⋮

New evidence shows manufactured homes appreciate as ...

Sep 13, 2018 — A recent government report, however, reveals that **manufactured homes** may actually appreciate at levels similar to site-built homes. [Read more](#)

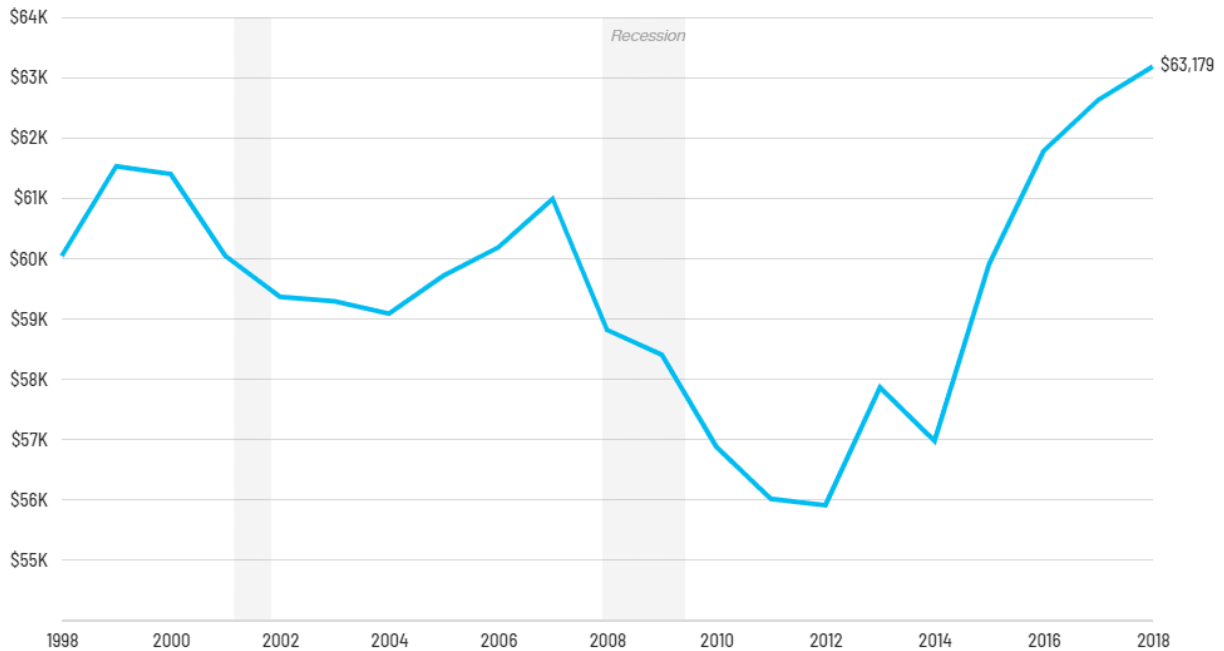


3. Having experienced the first Trump Administration (R) compared to the Biden-Harris (D) years, sufficient numbers of swing voters went with Trump-Vance in 2024 in an effort to leave behind the financial malaise millions experienced.

[caption id="attachment_156785" align="aligncenter" width="652"]

Americans' stagnant incomes

US median household income, adjusted for inflation, has barely budged in the last two decades.



Source: Federal Reserve Bank of St. Louis
Graphic: Tal Yellin, CNN



CNN is not a pro-Trump media outlet, but using federal data, this graphic from their news company reflects the upward trend of income following President Trump's enactment of the tax cuts and jobs act. It is worth noting that Democratic President John F. Kennedy Jr. did similarly. Income and productivity also rose. During the Reagan Administration, former Democrat turned Republican Ronald Reagan cut taxes with a similar outcome as Presidents Kennedy and Trump. Facts matter. [caption][caption id="attachment_204878" align="aligncenter" width="606"]

40% of Americans Can't Pay Their Bills



<https://www.manufacturedhomepronews.com/cnn-on-harris-walz-gains-trump-musk-in-depth-chat-hits-billion-views-housing-col-stress-39-usa-brits-eu-charged-w-us-election-interference-harris-democracy-now-video-analysis-mhmarkets/>[/caption][caption id="attachment_198543" align="aligncenter" width="600"]

The Center Square

WATCHDOG

THE DAILY SIGNAL

Watchdog.org Spotlights

'INFLATION WOES' STUDY -

'WOULD BE HOMEOWNERS NEED 80% MORE INCOME TO BUY THAN 4 YEARS AGO' INCOMES UP ONLY 23 PERCENT, MORE FACTS WITH MHVILLE ANALYSIS

MHPRONEWS

Designer Powered by DALL-E 3

plus, MH Equities Fall

<https://www.manufacturedhomepronews.com/watchdog-org-spotlights-inflation-woes-study-would-be-homeowners-need-80-more-income-to-buy-than-4-years-ago-but-incomes-up-only-23-percent-more-mhville-facts-wi/>[/caption]

[caption id="attachment_198705" align="aligncenter" width="651"]

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Per the British BBC: "More than 22 million jobs were lost in the space of two months due to the impact of coronavirus."

"But in contrast to Mr Trump's first few months, President Biden has benefited from a sharp rebound in economic activity after the contraction caused by the pandemic."

<https://www.bbc.com/news/57070054>

Homelessness is up, per HUD, so how can the poverty rate not also be higher?

AllSides says "FactCheck.org is a fact check source with an AllSides Media Bias Rating™ of Lean Left."

BIDEN'S NUMBERS

JANUARY 2024 UPDATE FROM **FACTCHECK.ORG**
A PROJECT OF THE AMERICAN PUBLIC POLICY CENTER

↑ JOBS +14,263,000	↓ UNEMPLOYMENT RATE 3.7%	↑ JOB OPENINGS +23%
↓ REAL WEEKLY EARNINGS -3.4%	↑ ECONOMIC GROWTH RATE +2.5%	↑ S&P 500 +28.2%
↑ NASDAQ +17.3%	↑ LABOR FORCE PARTICIPATION +1.2 POINTS	↓ CONSUMER SENTIMENT -0.2 POINTS
↑ US-MEXICO BORDER APPREHENSIONS +296%	↑ HOME PRICES +31.4%	↑ HOMEOWNERSHIP +0.2 POINTS
↑ CORPORATE PROFITS +38%	↑ GASOLINE PRICES +29%	↓ PEOPLE WITHOUT HEALTH INSURANCE -0.7 POINTS (Census) -1.3 POINTS (NHIS)
↓ FOOD STAMP RECIPIENTS -1.7%	↑ REFUGEE ADMISSIONS +82%	↑ MANUFACTURING JOBS +790,000
↑ FEDERAL DEBT HELD BY PUBLIC +24.7%	↑ CARBON DIOXIDE EMISSIONS +5.2%	↑ TRADE DEFICIT +20.9%
↑ CONSUMER PRICE INDEX +17.6%	↓ GUN SALES -24.8%	↑ U.S. CRUDE OIL PRODUCTION +12.7%

COURT CONFIRMATIONS: Supreme Court: 1 / Appellate: 39 / District: 130

NOTE: ALL FIGURES REPRESENT DATA AS OF 1/24/2024, SINCE 1/20/2021, UNLESS OTHERWISE NOTED IN OUR STORY.

CAUTION: NO SINGLE NUMBER CAN TELL THE WHOLE STORY

<https://www.factcheck.org/2024/01/bidens-numbers-january-2024-update>

"The income needed to comfortably afford a home is up 80% since 2020, while median income has risen 23% in that time," the report states. That equates to \$47,000 more than four years ago.

"Home shoppers today need to make more than \$106,000 to comfortably afford a home," according to the report. "That is 80% more than in January 2020." - per the Center Square on 3.14.2024 based on Zillow Research.

Homes are dramatically less affordable, according to left-leaning NBC News on 10.21.2023. Higher prices and higher interest rates are have slowed home buying.

According to left-leaning CNN on 7.12.2023 inflation is hurting renters more than homeowners.

Critics say federal data is manipulated: Daniel Amerman, CFA said: "Government Manipulates Unemployment Statistics" other data is questioned too.

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the report. "That is 80% more than in January 2020." - per the [Center Square on 3.14.2024 based on Zillow Research](#). Note: depending on your browser or device, many images in this report and others on MHPProNews can be clicked to expand. Click the image and follow the prompts. For example, in some browsers/devices you click the image and select 'open in a new window.' After clicking that selection, you click the image in the open window to expand the image to a larger size. To return to this page, use your back key, escape or follow the prompts.[/caption]

These area reasons why some are hoping that some leaders withing Trump 2.0, perhaps like [Sec. Scott Bessent](#), need and should stand up and speak out on the [free market potential of HUD Code manufactured housing as an economic lever that doesn't require federal subsidies that could significantly boost the economy](#).

REVISED

Table 1

Manufactured Home Production	National Totals	Average for years shown
1995-2000	2,033,545	338,924
2001-2025	2,333,138	93,326

Average Annual Deficit = 245,598

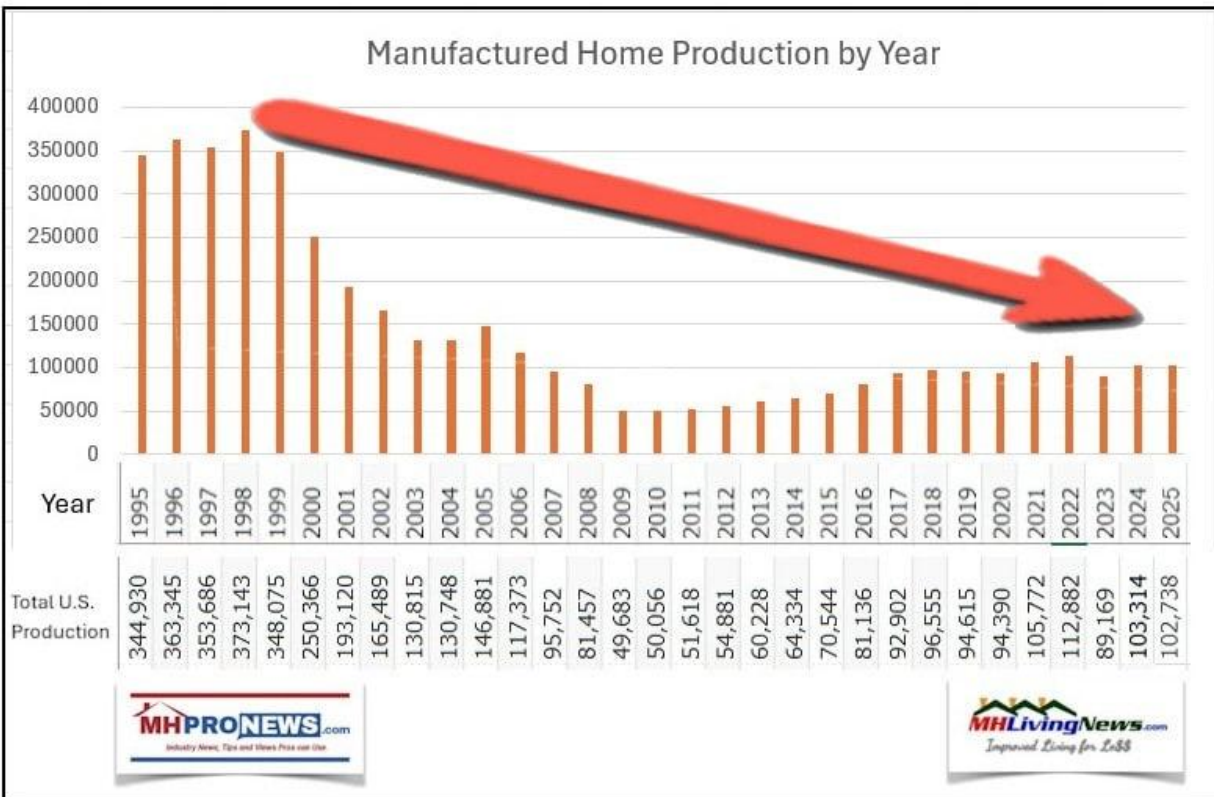
REVISED

Table 2 **Cumulative 21st Century Deficit**

21st Century
 Annual Deficit in MH Production $245598 \times 25 = 6,139,950$

While it may be a coincidence, partially tied to the consumer/public euphoria of the emerging internet era, note that the second graph shown in #1 for 1995-2000 roughly coincides with the higher level of HUD Code manufactured housing production. As [MHPProNews](#) has periodically reminded readers, while [manufactured housing should not be considered a cure-all](#), it nevertheless should be considered as a proven resource that is often downplayed, overlooked, or ignored.

[caption id="attachment_228773" align="aligncenter" width="638"]



<https://www.manufacturedhomepronews.com/2026-manufactured-home-production-drop-advocates-apparent-disconnects-underserved-mortgage-markets-coalition-aarp-manufactured-housing-institute-crossmod-fiasco-unpacking-mharr-data-fea/>

4. This MHVile [facts-evidence-analysis](#) (FEA) is underway.

[caption id="attachment_231461" align="aligncenter" width="648"]

Facts • Evidence • Analysis (FEA)

THE MHPRONEWS ADVANTAGE

— *Uncovering What Others Miss* —

MULTI-SOURCE VERIFICATION



Documents • Experts • A.I. Cross-Checked

HISTORICAL CONTEXT



80+ Years of "Sabotage Monopoly" Tactics

DOCUMENT-DRIVEN REPORTING



Primary Sources, Not Spin

PATTERNS EXPOSED



Consolidation & Constraint

CLEAR LEGAL BOUNDARY



Evidence vs. Legal Proof

WHY FEW DO IT



Deep Dives, Not Press Releases

Trusted by C-Suite • Policymakers • Researchers

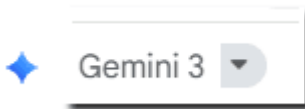


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produced the infographic above after its involvement in the deep dive article linked here: <https://www.manufacturedhomepronews.com/unfathomable-incomprehensibly-weakened-mharr-rips-manufactured-housing-institute-manufacturedhousing-org-or-mhi-in-press-release-and-letters-to-doe-hud-white-house-mhi-mask-off-fea/>. *MHProNews* notes that while it is true that *MHProNews* is known to be followed by C-suite leaders in manufactured housing, that should not be misunderstood to mean that corporate officials always like what they read. As the infographic suggests, *MHProNews* follows the facts and evidence and for years has used third-party artificial intelligence (AI) as a facts-evidence-analysis (FEA) checking tool. No one else in *MHProNews* does what *MHLivingNews* and *MHProNews* do in highly transparent and evidence-based 'connect the dots' reporting. [/caption]

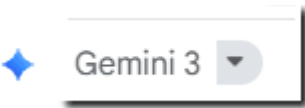
Part I. From [Google's Artificial Intelligence](#) (AI) powered [Gemini](#) in the FEA response to the [pre-publication draft of this article here](#) and the [Input-Inquiry \(Q&A\) with MHProNews](#).



FEA Analysis: The Economic "Sabotage" of Hidden Potential

The document and reports you provided, coupled with recent remarks from federal officials, highlight a convergence of financial stress, regulatory inaction, and the underutilization of existing federal law.

...



1. Verification and Timeline Corrections

- **Treasury Timeline:** You are correct. The **Form 990 Transparency Initiative** was officially announced by **Secretary Scott Bessent** on **April 23, 2026**. While analysis of the move continued into May, the foundational policy shift toward "ending the days of hiding fraud... behind complicated nonprofit arrangements" is an April milestone.

Affordability Data: According to the **National Association of Home Builders (NAHB)** analysis from **early 2026**, approximately **65% to 75% of U.S. households** are priced out of a median-priced new home (\$413,595) at current interest rates. This represents roughly **88.2 million households** currently unable to enter the site-built market.

2. The Path to Generational Wealth

For households on the lower financial rungs, the "road to generational wealth" via conventional housing is currently blocked by a significant price wall.

- **Cost Comparison:** 2026 data shows manufactured homes average **\$85 per square foot**, compared to **\$150–\$250+** for stick-built homes.

- **The "Site + Home" Solution:** A new HUD Code home and site often cost between **\$120,000 and \$180,000**, making them attainable for households earning **\$60,000 annually**, who would otherwise struggle to qualify for a \$350,000+ conventional mortgage.

3. Housing as the Leverage Point for Economic Recovery

Housing is the single largest expense for most American households. While healthcare and energy costs are also rising, housing offers a unique "pragmatic solution" because the legal framework for a fix already exists.

- **Ripple Effects:** Unlike healthcare reform, which faces complex systemic hurdles, the housing crisis can be mitigated by enforcing the **Manufactured Housing Improvement Act of 2000**.
- **No New Federal Spending:** Robustly implementing "**enhanced preemption**" would remove local zoning barriers that "sabotage" the placement of affordable homes. This would:
 1. **Move millions of renters** into equity-building homeownership.
 2. **Create thousands of new jobs** in factory production and transport.
 3. **Boost the GDP** (potentially by 6%) without increasing the federal deficit.

Conclusion: Scrutiny on "Inaction"

The intersection of **Bessent's April 23rd announcement** and the **NAHB's affordability crisis data** places **MHI** in a difficult position. If an organization asserts it represents all segments of the industry on its **IRS Form 990**, but production remains stagnant while "solutions hide in plain sight" (like enhanced preemption), it invites the very "scrutiny, accountability, and liability" Bessent warned about.

The pressure is mounting for a "platform with a sufficiently large megaphone" to champion this existing legal path to economic growth.

--- MHPProNews notes that the full thread is longer, includes links to supporting information online, and is transparently made available [here](#). Gemini [confirmed](#) the [PDF](#) of that thread as accurate via the screen capture linked [here](#). ---

Part II

In no particular order of importance.

- 1.
- 2.
- 3.