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

Which Manufactured Housing Industry Leaders Embraced the Lap Dance? Analyst Greg Palm Flashback to Cavco's William "Bill" Boor Applied Now. Sun-Clayton-Flagship-More. MHVille FEA

Movies, TV, the internet and other media popularized the 'adult' entertainment form known as the *lap dance*. The *lap dance* can be used as a metaphor for an **intimate, intense, and temporary experience** that offers the *illusion* of closeness without genuine connection, often symbolizing **a transactional or deceptive interaction**. [1, 2, 3, 4]. The lap dance teases and simulates authentic closeness and intimacy. Ultimately, when carefully examined, the lap dance tantalizes without delivering on what is transactionally simulated. For those who wondered about what stock analyst Greg Palm asked Cavco Industries (CVCO) CEO William "Bill" Boor a few years ago, the lap dance metaphor might be recalled. Palm asked Boor: "**I think everybody is trying to get a sense for why at least** [manufactured housing] **industry production data was so weak."** Applying the **lap dance** image to multiple **Manufactured Housing Institute** (MHI) firms and leaders can illustrate how arguably misleading and seductive sights and the sound of long-term results have curiously not been provided Key Performance Indicator (KPI) type results for essentially all of the 21st century. This facts-evidence-analysis (FEA) will blend human expertise and insights with artificial intelligence (AI) ability to absorb large amounts of data and see if that lap dance analogy thesis holds.

All of these quotes are from Part I:

"The metaphor used in the report is both provocative and apt."

...

Metaphor Analysis:

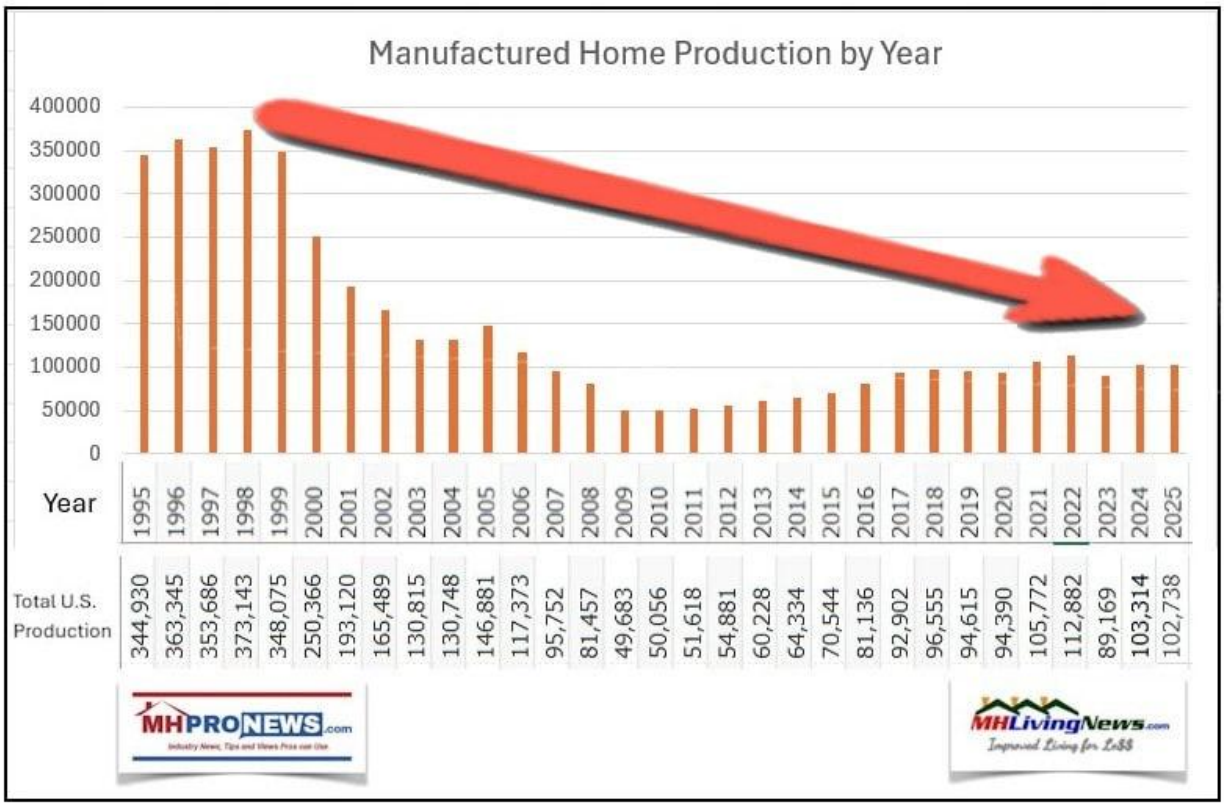
The "Lap Dance" of Policy

The metaphor used in the report is both provocative and apt. In a "lap dance," there is the illusion of intimacy and engagement without any permanent commitment or structural result. The report argues that certain industry leaders engage in a high-visibility performance of "working toward solutions" with regulators (the dance) to satisfy observers (investors/members), while the actual outcome (consummation of reform) is never intended
to occur. This keeps the "problem" alive as a tool for control and fundraising.

...

"The metaphor is **aptly used** to describe a state of **complacency** where industry leaders accept minor "performative" wins while the fundamental barriers to mass production remain untouched."

[caption id="attachment_228773" align="aligncenter" width="650"]



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/[/caption]

1. Some examples of the posturing and paltering that superficially and at that moment may sound appealing, but in hindsight demonstrates the emptiness of their respective gyrations. MHProNews note that the personal appeal of those quoted is *not the point of the metaphorical insights*. The transactional tease that sounds appealing and tantalizes but when reviewed months or years later are part of the lessons learned or key takeaways.

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

Wisconsin Housing Alliance
housingalliance.us

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

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

2. Said longtime the Wisconsin Housing Alliance (WHA) MHI member Bliss, about "**the most pressing issues**...[include] **the lack of** [competitive] **financing**." Both the zoning and placement barriers erected by local governments is a valid issue, as is the ongoing lack of competitive financing. To further illustrate that enticing (because it is demonstrably true) claim is this quote by Berkshire Hathaway (BRK) chief executive officer (CEO) for Clayton Homes, Kevin Clayton in his comments to Congress.

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

"**Since 2005, the pace of new manufactured homes sold in the U.S. has declined by 65 percent (146,881 in 2005 vs. 50,046 in 2010) and there has been a decline of nearly 80 percent since 2000 (when 250,419 new manufactured homes were produced)**."

"…**the decline in manufactured home sales actually pre-dates the 2007 housing market crash**.

"…**the lack of liquidity and credit in the manufactured housing finance sector has limited financing options for our homebuyers**…"

…**which has accounted for more than 160 plant closures, more than 7,500 home center closures, and the loss of over 200,000 jobs. More importantly, thousands of manufactured home customers have been left unable to buy, sell or refinance homes. Without action in the following key areas, the people who live in manufactured homes and whose livelihood is connected to this industry are at significant risk**."

~ Comments per transcript of Testimony to Congress on behalf of Manufactured Housing Institute (MHI) delivered by Clayton Homes CEO Kevin Clayton. See the full context and report linked below.

https://www.manufacturedhomepronews.com/masthead/dems-provide-revealing-clayton-info-kevin-clayton-ceo-clayton-homes-federal-testimony-yields-apparent-agreements-with-mharr-concurs-with-manufactured-housing-institute-berkshire-hathaway-fhfa-and/ [/caption]

3. PropModo apparently has some errant data in their recent report linked here. But the following pull quotes are arguably widely supported by years of evidence.

"Mike Conlon, owner of Cary-based Affordable Communities Group, says institutional investors are bidding up prices for manufactured home parks across the Southeast, making it difficult for smaller operators to compete…Local zoning restrictions, infrastructure costs, and stigma around "trailer parks" have made it nearly impossible to build new communities, creating scarcity that drives up valuations. …Investors like Sam Hales, founder of the Saratoga Group, say manufactured home communities…undercapitalized…"

The lack of competitive financing. Stigma. Zoning and regulatory restrictions. Where have we heard about those topics before? The problems are well known. What is curiously teased with seductive rhetoric and investor pitches that are not delivered on is extensive,

and thus to those seeking authentic deliverables, can be result in a *lap dance* style emptiness afterward.

[caption id="attachment_227973" align="aligncenter" width="600"]

https://www.manufacturedhomepronews.com/everyone-seemed-on-board-then-suddenly-mhi-not-interested-another-tipster-doc-drop-on-mhi-torpedoed-gorving-style-mhville-campaign-dozens-of-mh-industry-pros-reve/ [/caption][caption id="attachment_230816" align="aligncenter" width="600"]

https://www.manufacturedhomepronews.com/testimony-for-congressional-hearing-

entitled-expanding-choice-and-increasing-supply-housing-innovation-in-america-by-william-bill-boor-on-behalf-of-the-manufactured-housing-institute-fea/[/caption][caption id="attachment_222522" align="aligncenter" width="600"]

https://www.manufacturedhomepronews.com/mhi-board-risk-legal-precedent-shows-directors-liable-for-oversights-if-negligence-is-gross-personal-liability-can-pierce-protections-like-do-insurance-civil-crimi/ [/caption]

4. At the end of the day, what follows decades of metaphorically titillating *lap dance* in manufactured housing is routinely a return to an 'empty' reality when the haze and illusions clear. Stop paying for years of tease and start seeking what is authentic vs. what is ersatz.

Recall what multi-decade pal and strategic ally William "Bill" Gates III said about Warren Buffett. Gates said of Buffett that he "found imperfection in markets." Buffett-style moats (implied) are "not valued added to society" and are a "zero-sum game that is almost parasitic."

[caption id="attachment_157760" align="aligncenter" width="600"]

This statement is revealing. ***A parasite feeds on its host.*** *Bill Gates admits he thought ill of Warren Buffett. But they got together on numerous business, nonprofit, and political levels. Clearly, whatever held Gates back he overcame. What he didn't claim in this quote is that Buffett changed. There is an inference that Gates learned from Buffett and embraced that parasitic business model.* [/caption]

Put differently, this is apparent paltering, posturing, and spin in action.

https://www.manufacturedhomepronews.com/**seeking-alpha-cavco-industries-nasdaqcvco-data-sheds-light-on-recent-manufactured-housing-institute-controversies-plus-manufactured-home-investing-stock-updates/**

"But we've got a great opportunity here, I think as an [manufactured home] **industry to catch-up with building."**

- William C. Boor,
President and Chief Executive Officer,
Cavco Industries (CVCO).
during Q2 2021 earnings call.

https://www.manufacturedhomepronews.com/**?s=eric%20belsky**

Instead of the goal of 372,000 new manufactured homes sold...

"Why not half-a-million

[new manufactured homes sold annually]**?"**

"We can get there."

– i.e. to that 500,000 new homes produced/sold annually.

- Richard "Dick" Jennison, then Manufactured Housing Institute (MHI) President and CEO.

https://www.manufacturedhomepronews.com/**we-need-to-remove-the-shackles-on-our-industry-mhi-ceos-historic-call-for-cfpb-feds-to-unleash-manufactured-home-industry-growth-via-more-lending-marty-lavin-in/**

https://www.manufacturedhomepronews.com/**cavco-ceo-william-bill-boor-for-mhi-to-congress-esg-distorts-market-v-roxanne-bland-martin-lavin-follow-the-money-pay-more-attent**

"I think as far the GSEs [Fannie Mae and Freddie Mac], **the GSEs have really not moved yet on the duty-to-serve** [DTS] **channel program in the secondary market. So we are still waiting on that...because there is been no movement anticipating anything anytime soon."**

- **Mark Yost**,
- President and Chief Executive Officer, Skyline Champion Corporation (SKY).

Per Motley Fool Q3 2020 Investors Earnings Call Transcript on 1.29.2020.

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**

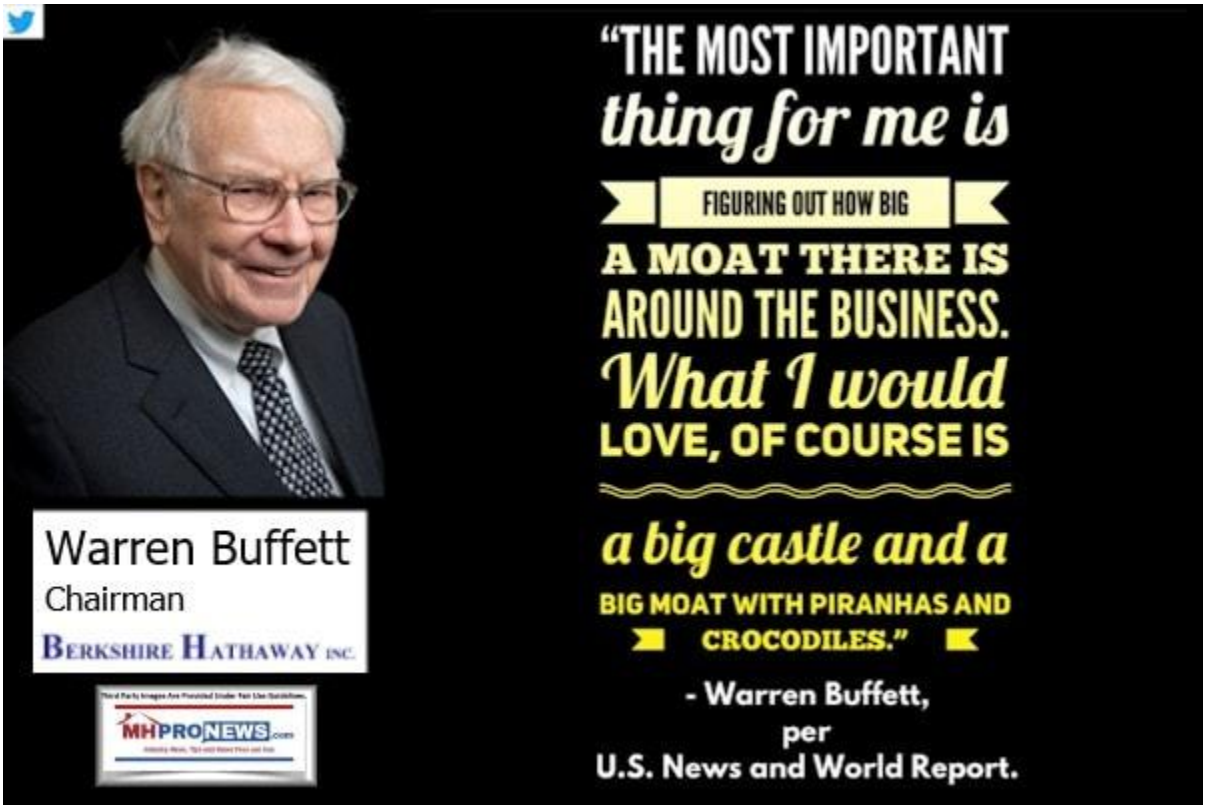
https://www.manufacturedhomepronews.com/**management-by-objective-mbo-lens-road-to-housing-act-nahb-nar-plus-recent-manufactured-housing-institute-mhi-irs-form-990-v-mharr-when-inaction-or-distraction-speaks-loudly-mhville-fea/**

https://www.manufacturedhomepronews.com/**irs-complaint-subject-request-for-investigation-of-manufactured-housing-institute-mhi-is-accountability-ahead-for-mhi-leaders-accused-of-perjury-institutional-fiduciary-failures-mhville-fea/**

https://www.manufacturedhomepronews.com/**testimony-for-congressional-hearing-entitled-expanding-choice-and-increasing-supply-housing-innovation-in-america-by-william-bill-boor-on-behalf-of-the-manufactured-housing-institute-fea**

5. These are not 'tin foil hat' theories without evidence or support. There routinely can be a dispassionate look at what someone said and then follow the logic, behavior, and money trail.

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



https://www.manufacturedhomelivingnews.com/warren-buffetts-moat-per-kevin-clayton-ceo-clayton-homes-interview-transcript-video-affordable-housing-and-manufactured-homes/ [/caption][caption id="attachment_154889" align="aligncenter" width="618"]

"**So, six years before the conventional mortgage meltdown, MH chattel lending virtually disappeared for anyone with a flawed credit history**..."

"**Clayton's finance capability is a barrier to entry (what you** [MHProNews/MHLivingNews like to call a "moat") **that limits competition. Barriers to entry can sometimes be exploited through unfair competition to gain monopoly power in a market**..."

To see this in context go to the original debate linked below.

Let's note that our publications call it "the Moat" because Warren Buffett, Kevin Clayton and others in that mindset call it "the moat." It is Buffett's term, not one we created.

That noted, Gedo is quite right in saying that "**barriers to entry can sometimes be exploited**..." Why is the Duty to Serve (DTS) manufactured home lending passed in 2008 as part of the Housing and Economic Recovery Act (HERA) still not being properly implemented? Why is FHA Title I or FHA Title II – among other possible federal lending plans that could be named – not being properly implemented in the post-Berkshire era? Is it a coincidence? Or have they used their influence and resources to limit and divert those options and thus maintain their moat as a barrier to entry, and maintenance in the industry?

Kevin Clayton, left, **Warren Buffett**, right.

Photo credit:

Seattle Times expose portrays Warren
handbill.us

"**Warren** [Buffett] **is very competitive ...he paints such an image in each of our manager's minds about this moat, this competitive moat, and our job is very simple and we share this**...

Deepen and widen your moat to keep out the competition...

But some of our competitors do a good job, but our plans are to make that difficult for them."

- **Kevin Clayton,**
President and CEO of Clayton Homes, a Berkshire Hathaway brand.
Source – video transcript posted on **MHLivingNews.com**.

https://www.manufacturedhomepronews.com/debate-current-former-manufactured-housing-institute-members-battle-over-clayton-homes-mhi-other-key-member-activities-and-industry-performance/ [/caption]

6. MHProNews periodically points to the enticing claims made Equity LifeStyle Properties (ELS) IR document regarding the 'benefits' of a lack of new developing, which directly contradicts what Amy Bliss stated and implied above. Is it any surprise that MHI chairman Patrick Waite linked ELS owned companies like MHInsider and MHVillage fail to raise these topics on their respective blogs? But instead of presenting ELS annotated IR page below, look instead on one from Sun Communities (SUI) that is equally revealing in a both similar and different *lap dance* style way. Look carefully at the second half of the following illustration, the Sun (SUI) orange portion.

Manufactured Home Community Closures vs.
New Manufactured Home Communities Developed

Year Built	Communities Constructed Nationally
2016	3
2015	12
2014	7
2013	10
2012	7
2011	3
2010	14
2009	8
2008	13
2007	20
2006	24
2005	46
2004	31
2003	52
2002	60
Total	310

- *Datacomp USA*

New Development Data

MHPRONEWS

MHI 50 — MACHIAVELLIAN HOUSING INSTITUTE — THE NATIONAL ASSOCIATION SERVING CONSOLIDATORS OF THE MANUFACTURED HOUSING INDUSTRY

MHLivingNews

If such facts are merely 'market forces' then there is no antitrust violation to be inferred from such data.

But if this is part of a scheme to deliberately limit the supply of land-lease manufactured home communities, that could be an antitrust violation. In that case, it may also be reasonable to think that RICO violations are also at play.

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Circa 2000, some estimated that there were as many as 55,000 land lease manufactured home communities in the U.S. The Lincoln Institute reported that a FEMA study puts that number at about 50,000 today. While estimates on the number of closures varies, it appears that there are more closures than new communities being opened.

COMPELLING SUPPLY-DEMAND FUNDAMENTALS

Once these facts are understood, this is arguably antitrust violating market manipulation hiding in plain sight.

Manufactured Housing (MH)

North America

Supply

- Virtually no new supply has been added for years

Demand

- Sun MH Communities provide **25% more** space than multi-family and single-family rentals at **~51%** less cost per square foot (see slide 21)
- **55K+** applications in 2022 to live in a Sun community
- Average resident tenure of **~15 years**[1] generates steady, growing rental revenue, then home generally sells in place
  - Annual home move-outs in Sun's MH communities average **0.4%**[1]
  - Low turnover driven by a $6k - $10k average cost for a resident to move a home
- North American MH portfolio **96.2%** occupied at June 30, 2023, **95.9%** average occupancy for the five years ended December 31, 2022

Source: Company information, Wall Street Research and Zillow. Refer to Sun Communities, Inc. Form 10-Q and Supplemental information. Refer to information regarding non-GAAP financial measures in the attached Appendix.
1) MH sites in North America only (January 2021 – June 2023).

UK

Facts and statements can be true yet may still not clearly reveal the full dynamic of a situation.

The MHMA in the late 1960s and early 1970s actively worked to help develop new sites and new land lease 'mobile home' communities. By contrast, since the 2000 Reform Law, the Manufactured Housing Institute (MHI) has an opportunity to get federal law enforced that would make developing and sitting manufactured homes easier. But what MHARR calls the 2000 Reform Law is not enforced. MHI has not attempted in the 21st century to litigate that non-enforcement of the 2000 Reform Law.

Sun repeatedly shared the above that said in part that 55,000+ applications to live in a Sun Communities occurred in 2022 alone. That was stated in the context of manufactured home communities. So, besides stressing: "Virtually no new supply" as part of the "Compelling Supply-Demand Fundamentals," Sun clearly indicated a strong demand at the retail level for occupancy of a Sun site, resale, or new home for sale. Accepting that at face value, and noting a curious lack of further details on that "55K+ applications," where is the intellectual or media curiosity on with that many applications, **why aren't all Sun Communities at 100 percent occupancy with a long waiting list**?

'Lights, camera, action!' Sun's *tease* of deep financial satisfaction without the accompanying delivery on those gyrations are an apparently metaphorical *lap dance*.

7. There is a Chris Plante style image to be drawn of a *circle fest in a hot tub* when the behavior and data are examined vs. the years of claims and failure to deliver what is teased.

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

[caption id="attachment_231461" align="aligncenter" width="650"]

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 Monpıwly" 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

Third Party Content Provided Under Fair Use Guidelines.

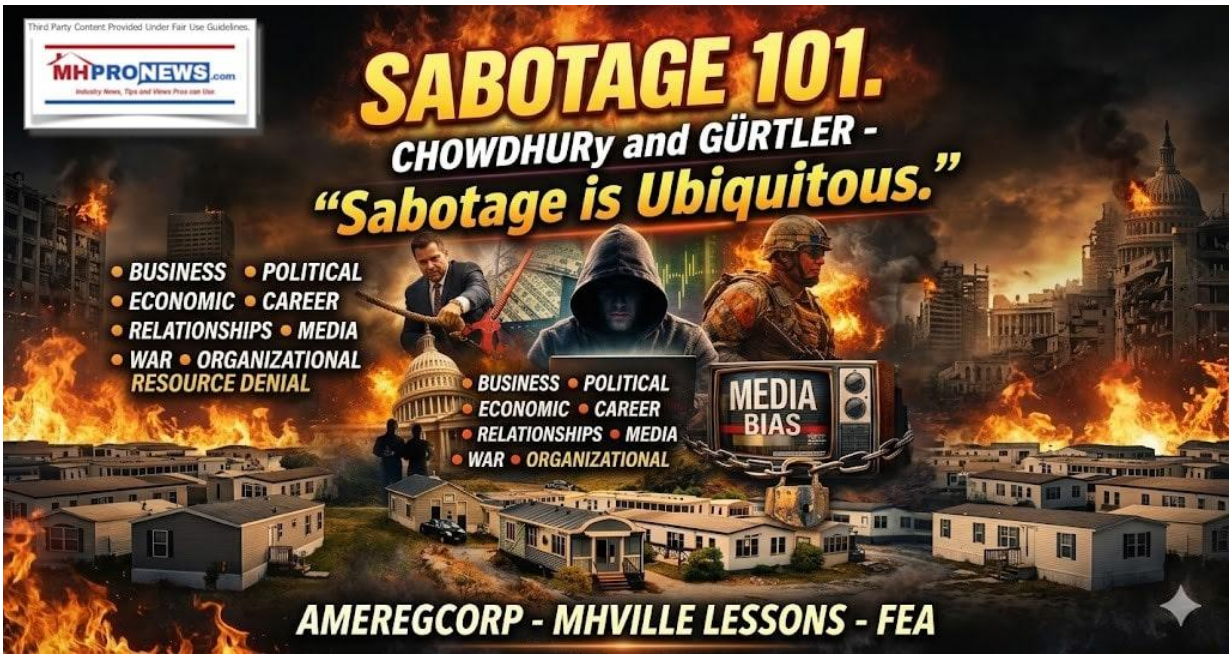
MHPRONEWS.com
Industry News, Tips and Views Pros can Use.

Copilot

Copilot 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][caption id="attachment_231593" align="aligncenter" width="600"]

https://www.manufacturedhomepronews.com/public-pivot-call-includes-sec-scott-bessent-and-u-s-treasury-in-housing-crisis-could-lead-to-6-percent-gdp-boost-irs-990-probe-can-help-plus-the-sunday-weekly-mhville-headlines-recap-fea/[/caption]

[caption id="attachment_231539" align="aligncenter" width="613"]



https://www.manufacturedhomepronews.com/sabotage-101-chowdhury-and-gurtler-sabotage-is-ubiquitous-business-political-economic-career-relationships-media-war-organizational-resource-denial-ameregcorp-mhville-lessons-fea/[/caption][caption id="attachment_230222" align="aligncenter" width="600"]

https://www.manufacturedhomepronews.com/flagship-ir-brags-new-supply-constraints-scarcity-of-land-zoned-for-manufactured-housing-municipal-govts-prefer-multi-family-and-single-family-developments-understanding-mhi-behavior-fea/[/caption]

Part I

1) Per Gemini's **Metaphor Analysis**

The "Lap Dance" of Policy

The metaphor used in the report is both provocative and apt. In a "lap dance," there is the illusion of intimacy and engagement without any permanent commitment or structural result. The report argues that certain industry leaders engage in a high-visibility performance of "working toward solutions" with regulators (the dance) to satisfy observers (investors/members), while the actual outcome (consummation of reform) is never intended
to occur. This keeps the "problem" alive as a tool for control and fundraising.

Also per Gemini.

"True leadership is measured by the houses built, not the number of legislative photo-ops performed while the foundation remains unpoured."

The full and insightful Gemini **Metaphor** document is linked here.

2) From a Q&A on this date with Google's artificial intelligence powered Gemini.

Gemini, https://www.manufacturedhomepronews.com/wp-content/uploads/2026/05/PrePubDRAFTaiWhichManufacturedHousingIndustryLeadersEmbracedTheLapDance.pdf is our fresh topic. I want you to a) check the accuracy of the various claims, illustrations, and is the metaphor being aptly used? Offer a memorable pull quote (keep it PG rated). Offer a table and an appropriate graphic to illustrate. After doing whatever online checks are needed, use plain text hyperlinks to support your findings.

FEA: The "Lap Dance" Metaphor and the Reality of Industry Performance

The provided document presents a sharp, metaphorical critique of the relationship between certain manufactured housing industry leaders, federal regulators, and the primary trade organization, the **Manufactured Housing Institute (MHI)**.

1. Accuracy of Claims and Illustrations

- **The Metaphor:** The "Lap Dance" metaphor is used here to describe a transactional, perhaps performative, relationship where one party (industry "leaders") appears to be "entertained" or placated by another (regulators/trade groups) while the actual objective—industry growth—remains unfulfilled. In a business context, this aptly illustrates a scenario where **lip service** and **optics** replace substantive **legislative results**.
- **Production Stagnation:** The claim of underperformance is factually supported. March 2026 production data showed a **year-over-year decline of 8.9%**, despite a national housing shortage.
- **Regulatory Failure:** The document highlights the **DOE Energy Standards** and the **ROAD to Housing Act** as examples of "lap dance" distractions. Critics like **MHARR** argue these initiatives either add unnecessary costs or fail to address the "enhanced preemption" already mandated by the **2000 Reform Law**.
- **MHI Board Dominance:** The assertion that a few large firms (the "Big Three" and major lenders) dominate MHI's board and focus on **consolidation** over independent growth is a recurring theme in industry reporting.

2. Memorable Pull Quote

"The industry is being lulled by the music of 'legislative progress' while the actual production numbers tell a story of silence and retreat."

---

3. Analysis Table: Optics vs. Outcomes

Industry Initiative	The "Optics" (The Lap Dance)	The "Reality" (The FEA)
ROAD to Housing Act	Promoted as a "bipartisan breakthrough" for manufactured housing.	Labeled by MHARR as "deficient" for ignoring zoning preemption.
DOE Energy Rule	Framed as an "environmental win" for modern housing.	Estimated to add **thousands of dollars** to the cost of entry-level homes.
MHI Board Actions	Assertions of representing "all segments" of the industry.	Focus remains on **M&A and consolidation**, squeezing out independents.
IRS Form 990	Claims of fulfilling a tax-exempt industry-advocacy mission.	Recent **Treasury scrutiny** questions if these structures hide "abuse".

---

4. Illustrating the "Bottleneck"

To understand why this metaphor is being applied, one must look at the flow of the industry. While demand is high, the "place to put" homes is being restricted by local zoning that federal officials are not being pressured to override, despite having the legal authority.

Supporting Links & Findings

- **Economic Impact:** The gap between potential and reality is reflected in the **lost GDP** mentioned in Treasury mission statements regarding economic stability.
- **Legal Standing:** The Manufactured Housing Improvement Act of 2000 remains the "solution in plain sight" that critics argue is being ignored in favor of newer, less effective bills.
- **Industry Critique:** The ongoing debate regarding the **failure metrics** of current leadership is documented in HousingWire's analysis and MHProNews.

Conclusion

The metaphor is **aptly used** to describe a state of **complacency** where industry leaders accept minor "performative" wins while the fundamental barriers to mass production remain untouched. Under **Secretary Bessent's** new transparency standards, the "lap dance" of complicated nonprofit arrangements and performative lobbying is coming under significant legal and ethical pressure.

3.

Your Facts-Evidence-Analysis (FEA) report is ready.

FEA_Indust...hip_Report

PDF

FEA Executive Summary

The Metaphor Analysis The "lap dance" metaphor is expertly applied in the draft to describe **strategic posturing**. In this context, it represents a performance of "intimate" engagement between industry consolidators and regulators that satisfies the visual requirements of "doing something" while ensuring that no actual structural change (consummation) occurs. It is an apt description of the **optics vs. outcomes** strategy discussed in previous threads.

Memorable Pull Quote

"True leadership is measured by the houses built, not the number of legislative photo-ops performed while the foundation remains unpoured."

Verification of Claims

- **DTS Omission:** The claim that Fannie Mae and Freddie Mac have avoided chattel lending mandates is **VERIFIED**. Despite the 2008 HERA statutory requirement, FHFA has consistently approved Underserved Markets Plans that lack a robust, mainstream chattel pilot program.

- **Legislative Failure:** The "ROAD to Housing Act" (2026) and "Housing for the 21st Century Act" have been noted by MHARR as failing to include specific DTS clarification, supporting the "sabotage by omission" thesis.

Strategic Contrast Table

Entity / Group	Public Posture (The "Optics")	Underlying Reality (The "Fact")
Consolidated Leaders	Praising "bipartisan" housing bills for visibility.	Protecting market share by preventing low-cost chattel competition.
Regulators (FHFA)	Hosting perpetual "Listening Sessions."	Years of inaction on HERA 2008 mandates for chattel loans.
Independent Producers	Calling for "DTS Clarification" and enforcement.	Seeking to break the financing bottleneck to expand production.

Supporting Evidence & Links

- MHARR Detailed Analysis (April 27, 2026)
- FHFA Duty to Serve Overview
- U.S. Congress: ROAD to Housing Act Search

Featured Image:

http://googleusercontent.com/image_generation_content/162

--- MHProNews notes that two threads are confirmed as accurate via the screen captured linked here. ---

Part II

Part III