

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

WSJ Rip ‘Bipartisan Housing Fiasco’ saying ‘New House Bill Will Raise Costs-Give More Power to Regulators.’ Fool’s Gold FEA Mashup-Will MHI Promote Manufactured Homes in Homeownership Month?

Among recent emails to [MHPProNews](#) was an op-ed from the [Wall Street Journal Editorial Board](#) slamming as "**A Bipartisan Housing Fiasco**" the "**new House legislation will raise costs and give more power to regulators.**" "The House last week passed a big and unsightly housing bill, 396-13, that will do more to expand the federal bureaucracy than the supply of homes." The AEI Housing Center also sounded the alarm early and often. For example, [AEI's Tobias Peter](#) said on 9.20.2025: "beneath its bipartisan veneer, conservatives should look closer: the ROAD Act runs counter to Republican priorities...market-based solutions, fiscal discipline and homeownership. To be fair, Republicans secured a few narrow wins: targeted housing exemptions from environmental reviews, support for modular housing, and expanded use of private capital in public housing upkeep. But these gains are minor compared to what Democrats secured." Later, AEI's Edward "Ed" Pinto, J.D., and Peter teamed up to [say](#) on 3.16.2026: "**Wall Street Journal Editorial Board: A Senate Road to Less Housing – Ten brave Senators vote no, and the House GOP can let the bill die.**" "The Senate on Thursday whooped through the misnamed 21st Century ROAD to Housing Act, 89-10, with nine courageous Republicans and one Democrat voting no. The bill is a road to less housing, and House Republicans needn't rubber stamp the Senate's shoddy work."

1. According to [CBS](#), the [following senators voted no](#).

Democrat

- - Brian Schatz (Hawaii) [1]

Republicans

- Ted Budd (North Carolina)
- Ted Cruz (Texas)
- Ron Johnson (Wisconsin)
- Mike Lee (Utah)
- Rand Paul (Kentucky)

- Rick Scott (Florida)
- Thom Tillis (North Carolina)
- Tommy Tuberville (Alabama)
- Todd Young (Indiana)

2. The [left-leaning National Low Income Housing Coalition](#) is hailing the progressive aspects of the advancing bill while also calling for more. [Influence Watch](#) said: "The National Low Income Housing Coalition (NLIHC) advocates for increased government spending on housing programs.¹"

3. [MHProNews](#) notes economist E.J. Antoni was nominated to serve at the Bureau of Labor Statistics (BLS) by the Trump team, but as [left-leaning Politico](#) said: "The White House is withdrawing the nomination of E.J. Antoni to lead the Bureau of Labor Statistics amid criticism of the pick from across" the Democratic and Republic party aisles.

That said, [WNG.org recent report](#) included the following.

"It's a very wide-ranging bill. It has a lot of different aspects to it," said E.J. Antoni, the chief economist at the Heritage Foundation's Thomas A. Roe Institute for Economic Policy Studies. "Unfortunately, though, a lot of them are just more demand subsidies, and they're more government programs, which aren't actually going to fix the fundamental mismatch between supply and demand that we face today."

In order to make housing more affordable, the government needs to address that mismatch between the amount of housing available and the need for that housing, Antoni said, talking with WORLD before the House passed its version of the bill.

...

"Norbert Michel, director of the Cato Institute's Center for Monetary and Financial Alternatives, told WORLD before the House passed its version of the bill that the Senate's proposed text likely wouldn't do much at all to the housing market. Most of the bills' deregulatory provisions don't cut much red tape, and they don't change the status quo of housing policy, he explained."

...

Roughly 89% of Americans say that Congress should make housing more affordable, according to [research](#) from the Bipartisan Policy Center. The study found that 57% of Americans say that paying for housing makes it difficult for them to meet their other

financial obligations. Roughly 80% of Americans say paying for housing is one of the biggest expenses in their budgets.

...

Francis Torres, director of the Bipartisan Policy Center's housing and infrastructure projects..."I think this bill is an opportunity to take seriously a lot of ideas that people that know housing very deeply have been arguing for for many years," Torres said. "I wouldn't say that, as a renter, I would expect my rent to go down the month after this bill passes just because of this bill. I think in the long run, me and other people who rent would benefit from a more abundant rental housing market—would benefit from housing being easier and faster to build in the places where there's most access to jobs and opportunities."

4. Paraphrasing what the [Manufactured Housing Association for Regulatory Reform](#) (MHARR) has arguably been saying for some three years is that the biggest victims and losers of this so-called "ROAD to Housing" bill are affordable housing seeking consumers plus the federally regulated independent producers plus smaller businesses in the manufactured housing industry.

Manufactured Housing Institute (MHI) "[masterful](#)" compromises with HUD, FHFA, Fannie, Freddie, DOE, conventional and modular housing have all be done for the *claimed* win of the "[removable chassis](#)." But MHI could have had that in 1990 with the Hiler Amendments, as [Rachel Cohen Booth](#) aptly reported and referenced the [Hiler Amendment document from the MHProNews website](#), perhaps because the [Hiler amendment wasn't mentioned on the MHI website](#).

Per a source to [MHProNews](#), MHI's behavior in trading the [low hanging fruit](#) of the affordable [removable chassis](#) instead of **insisting** on the **mandatory** enforcement of [enhanced preemption](#), the [Duty to Serve](#), or an effective [FHA Title I](#) loan program has been described as "association misjudgment at best or association malpractice and [consolidator](#)-benefiting corruption at its worst."

Reviewing remarks from the [memo on the Hiler Amendment](#) is in order.

September 26, 1990...

"Today after the hearing Senate and House staffers met to discuss the Hiler provisions on Manufactured Housing. These provisions would relax the standards imposed on the producers of Manufactured housing. Proponents of these provisions argue that relaxing the defect notice requirements, removing the chassis and lowering the fee will not adversely affect safety while bringing a low cost, durable home to the market."

...

The Hiler amendments make changes...

3. PERMANENT CHASSIS;

A) Under current law manufactured housing is required to be on a permanent chassis consisting of a frame and transportation system.

B) In Hiler, this previous mentioned requirement would be deleted from the statute.

...

The amendments were strongly backed by the manufactured housing industry...

5. That would have been true, up to the point that *MHI withdrew their support* from the MHARR backed [Hiler amendment](#).

Per [Cohen-Booth](#) via [Vox](#).

"Scott's bill...would offer states flexibility around chassis requirements, with the idea that states would have time to harmonize whatever other laws and rules they needed to. Though this offers a less immediate fix, most advocates are cautiously hopeful about this state opt-in strategy, so long as it doesn't include legislative poison pills — meaning provisions that would make the policy unworkable in practice."

Restated [she](#) was pointing out that the removable chassis could take months or years to become reality. That is not so different than what former MHI chair and the President and CEO of Cavco Industries (CVCO), William C. "Bill" Boor recently [said during his company's latest earnings call](#).

"And so our factories that do modular kind of from an engineering and factory perspective are in a position to make HUD code homes without a chassis as soon as that, you know, law gets changed, the wording gets changed in the definition, And as I said before, as soon as states kind of conform to it, So it will take a little bit of time."

6. Pardon me, but Boor's remarks beg the question. Where is the guarantee that the removable chassis will fare any better at the state or federal level than "enhanced preemption" or the Duty to Serve has during the 21st century? When public officials can ignore immigration and border enforcement laws, when enhanced preemption can largely be ignored for over 25 years, and the Duty to Serve (DTS) can be ignored since 2008 with respect to chattel lending, why should affordable housing advocates, including manufactured home pros, think that the removable chassis will be any different? It will be up to the whim of public officials to enforce, or not, that new item. Doesn't anyone in MHVille think that the NAHB didn't already think of that? Isn't that also what CMA's Scott

Susin pointed out about state level preemption laws that can be ignored or circumvented by local officials?

So, [Cohen-Booth's observations](#) cited above are echoed and reinforced by decades of lived reality and research from within or beyond the boundaries of MHVille.

MHProNews has editorially supported the removable chassis. But we may have been the first to come out and say that the removable chassis may be yet another stall tactic, yet another razzle dazzle style head fake to distract industry pros and others foolish enough to accept MHI peddled "fool's gold" in or beyond manufactured housing industry circles.

Meanwhile, [multiple AIs](#) have said [consolidation](#) in the industry will continue if this bill emerges without the MHARR amendments. Coincidence? That is what is "[masterful](#)," to borrow [Bill Boor's remark](#).

If MHI can't even agree with itself on how many people are estimated to be living in manufactured homes (16.6 million, 21.2 million, or 22 million-which is it, MHI?) or can't bring themselves to honestly state that there are over 50,000 land-lease communities in the U.S. [per Lincoln Institute](#), which cited FEMA and which is a figure that [ELS' regulatory reporting](#) to the SEC has also cited, why should MHI be trusted on this bill? How many more times is MHI *fool's gold* going to work?



Manufactured Housing Institute "Fool's Gold" - a Case Study

Fool's Gold: Something that appears valuable or promising but is ultimately deceptive or worthless, delivering optics and talk without meaningful, measurable results for the broader industry.



Historical Pullback



Circa 1990 - MHI reportedly backed out of support for the Hiler Amendment (which could have enabled removable chassis ~36 years ago)

Repeated Image Campaigns



Lucy & the Football:

MHI commissioned Roper Report (2004-2005) calling for national image/education campaign like GoRVing - repeatedly promised, never fully delivered.



CrossMods

CrossMod Homes:

Heavily promoted as game-changer for acceptance and sales - results hidden or underwhelming.

Testimony Timeline



2011-2012
Congressional
hearings



2017 HUD
testimony
(Lesli Gooch)



2019 Senate
testimony
(Mark Yost)



2023 & 2025
Congressional
testimony
(Bill Boor)

The Pattern



Seemingly Good Ideas, but Poor Performance with no Measurable Results.

Enhanced preemption enforcement, Duty to Serve for chattel lending enforcement, FHA Title I chattel loan made usable - words, words, words of support but where is the payoff - the gold?

MHI talks the talk but HUD Code national production remains under 100K annual average in the 21st century compared to 1995-2000 average national production of 338,924.

Grok confirms: facts don't lie, people do.



The infographic above is per xAI's Grok based on the input inquiry process documented [here](#) and [here](#).

8. Regarding prior years of [MHI failing to robustly promote](#) manufactured housing during June - national home ownership month - are the following as yet unchallenged prior reports.

[caption id="attachment_215301" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/hud-secretary-scott-turner-celebrates-june-as-national-homeownership-month-advancing-affordability-access-and-american-dream-of-homeownership-turner-on-manufactured-housing-mhville-fea/>

[/caption][caption id="attachment_202298" align="aligncenter" width="600"]



JUNE IS NATIONAL HOME OWNERSHIP MONTH-

AFFORDABLE HOUSING

MANUFACTURED HOUSING INSTITUTE CONTROVERSIES PLUS INDUSTRY FACTS-FIGURES-TRENDS-CHALLENGES IN MAY 2024

THE TOP 40

plus MHVille Markets Update

<https://www.manufacturedhomepronews.com/june-is-national-home-ownership-month-affordable-housing-manufactured-housing-institute-controversies-plus-industry-facts-figures-trends-challenges-in-may-2024-the-top-40-plus-mhville-markets-upda/>
 [/caption][caption id="attachment_189392" align="aligncenter" width="600"]

MHI
MANUFACTURED HOUSING INSTITUTE
AN INDUSTRY LEADING ORGANIZATION FOR MANUFACTURED HOUSING

Homes on the Hill Impresses Policymakers

MHLivingNews
Improved Living for Less

Learn More

JUNE IS NATIONAL HOMEOWNERSHIP MONTH -

AFFORDABLE HOUSING, MANUFACTURED HOME RESEARCH, AND 2023 U.S. HOUSING CRISIS INSIGHTS

<https://www.manufacturedhomelivingnews.com/june-is-national-homeownership-month-affordable-housing-manufactured-home-research-and-2023-u-s-housing-crisis-insights/>
 [/caption]

9. You can't make this stuff up. It is often in the light of history that MHI's claims and posturing vs. MHI's actual performance begins to come into focus. Then, when prominent MHI members behavior are carefully unpacked, that the focus can become laser sharp.

[caption id="attachment_232535" align="aligncenter" width="600"]

Champion Homes (SKY) Q4 2026 Earnings Call Transcript

Homes Direct Deal • Record HUD Sales? • Community Sales Down

Lesli Gooch • Mark Yost • Tim Larson Investor Relations Insights • FEA

Lesli Gooch
Mark Yost
Tim Larson

Logos: CHAMPION HOMES, MHI (MACHIAVELLIAN HOUSING INSTITUTE), MHARR (MANUFACTURED HOUSING ASSOCIATION FOR REGULATORY REFORM), MHPRONEWS.

<https://www.manufacturedhomepronews.com/champion-homes-sky-q4-2026-earnings-call-transcript-homes-direct-deal-record-hud-sales-community-sales-down-lesli-gooch-mark-yost-and-tim-larson-investor-relations-insights-fea/>

[caption id="attachment_232417" align="aligncenter" width="600"]

Apparent Disconnects Between Public Statements and Measurable Industry Outcomes—Cavco's Bill Boor, MHI, ROAD Act, DTS-Chattel Failure, Consolidation and Affordable Housing Crisis FEA

"MHI were masterful working through it all."
 — Bill Boor, President & CEO Cavco Industries

MANUFACTURED HOME SHIPMENTS — STAGNANT FOR YEARS

PUBLIC STATEMENTS: Growth Solutions Commitment

MEASURABLE OUTCOMES: Stagnation Underperformance Crisis

21st CENTURY ROAD TO HOUSING ACT
 SENATE BANKING COMMITTEE: DOES NOT PREEMPT LOCAL OR STATE ZONING

DTS ENACTED IN 2008
CHATEL LENDING FAILURE
 EFFECTIVELY NO DTS-BACKED SECONDARY MARKET SUPPORT

AFFORDABLE HOUSING CRISIS

WE NEED AFFORDABLE HOMES!

ACCOUNTABILITY TRANSPARENCY RESULTS!

Logos: MHI, ROAD, DTS, MHPRONEWS, ChatGPT.

<https://www.manufacturedhomepronews.com/apparent-disconnects-between-public-statements-and-measurable-industry-outcomes-cavcos-bill-boor-mhi-road-act-dts-chattel-failure-consolidation-and-affordable-housing-crisis/>

**MHI WERE
MASTERFUL
WORKING THROUGH
IT ALL**

**Restraint of Trade /
Regulatory Moat**

Zoning

DOE Energy
Rule

Zoning

Financing
(DTS)

**Cavco Plant Groundbreaking,
CEO Boor's Earnings Remarks &
The 21st Century Housing Bill Unpacked**

A Facts-Evidence-Analysis (FEA) Special Report

Cross-Platform AI Verified

Gemini Copilot

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<https://www.manufacturedhomepronews.com/mhi-were-masterful-working-through-it-all-new-cavco-plant-groundbreaking-plus-ceo-boor-revealing-remarks-on-house-bill-housing-for-the-21st-century-cvco-quarterly-and-annual-results-fea/>

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

1 **Chassis Red Herring:** Ignoring Preemption for Optional Chassis

2 **ROAD to Housing Act Paradox:** Bill Preserves Local Zoning Barriers

3 **DTS Non-Enforcement:** Failing to Secure Chattel Financing

4 **Production Decline (2026):** YOY Drop Despite Rhetoric

5 **Insider Selling:** Executives Cashing Out While Promoting 'Wins'

6 **Fiduciary Duty Questioned:** Artificially Capped Market Growth

7 **Enhanced Preemption Failure:** Neglecting 2000 Reform Law

8 **Optics over Accuracy:** Celebrating Wins

9 **CrossMod Push:** Prioritizing Niche Products over Broad Market

10 **Transparent Audit:** FEA Method Exposes Record of Facts and Evidence

Final Observations & Conclusion: Unveiling the Record

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<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/>[caption]

10. [MHProNews](#) has directly contacted MHI corporate and senior staff leaders - plus their public relations and attorneys - numerous times in recent years, asking them to respond to or rebut (if possible) the growing evidence of MHI's failures to deliver in key performance indicator (KPI) measurable ways. Per multiple AIs, there is no direct response to be found anywhere to the thesis that MHI has been posturing actions while slyly operating for the benefit of their dominating members who are often self-proclaimed consolidators.

11. This [MHProNews facts-evidence-analysis](#) (FEA) is well underway.

Mashup

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



MH

MHVille Defined

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



FEA Model



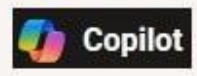
FACTS



EVIDENCE



ANALYSIS



Part I

Part II