

2 Pre-Publication draft for third-party artificial intelligence (AI) check of a developing report for MHPProNews on the topics as shown.

Comparing the Consumer Price Index (CPI) to the Reality Index. How Housing Costs Figures into Federal vs. Reality Index Data. Revealing MHVille Facts-Evidence-Analysis (FEA)

The: “Reality Index is a research project of Grabien News. It is not a partisan project, a political project, or a critique of the [Bureau of Labor Statistics](#). CPI is a sophisticated statistical product that does exactly what it is designed to do. Reality Index is a complementary measure that takes a different methodological approach to a different question — what the basket of goods and services that defines middle-class American life actually costs, year by year, using real retail prices,” states the [RealityIndex.co about us page](#), which continued as follows. “The project's editorial commitment is to be *principled, not partisan*. Where the data shows inflation has run faster than CPI reports (housing, healthcare), we say so. Where the data shows inflation has run slower than CPI reports (food at home, communications), we say that too.” For years, some economists have said that the Consumer Price Index (CPI) produced by the Bureau of Labor Statistics (BLS) is inaccurate, often understating the reality. The RealityIndex.co boldly takes aim at providing “the basket of goods and services that defines middle-class American life actually costs, year by year, using real retail prices.” That same [about us page](#) explains: “Large-language-model AI changed what was possible. With AI assistance — specifically, working with Anthropic's Claude — the data assembly that had taken months of manual research could be completed in days. Not because the AI made any of the methodological choices for us (those are documented and defended on this site), but because it made the underlying work of pulling, parsing, normalizing, and reconciling data across dozens of public sources finally tractable for a small team.”

The [RealityIndex.co launched](#) on May 19, 2026. It states: “the **Reality Index**...is the first comprehensive measurement of American consumer prices we have published — built over five years, using the Bureau of Labor Statistics' own household-spending weights but substituting real retail dollar data for CPI's quality-adjusted methodology.

The headline finding is straightforward.



Twenty-five years of inflation the official statistic does not capture.

Extended back to 1980, the same gap compounds further: \$516 versus \$391, the same 32% gap stretched over 45 years.

That number is not a surprise to anyone who has been paying for their own groceries, rent, or family health insurance. It is the gap between the morning inflation headline and the receipt at the register. What is genuinely interesting, when you look at how the Consumer Price Index is constructed, is not that the gap exists. It is that the official statistic understates the gap as little as it does."

1. This MHVille [Facts-Evidence-Analysis](#) (FEA) is underway.

Quoting from the postscript further below.

"Executive Summary

...The recent launch of the RealityIndex.co on May 19, 2026, provides a vital macroeconomic case study. By stripping away artificial statistical adjustments used by the Bureau of Labor Statistics (BLS)—specifically **Owner's Equivalent Rent (OER)** and **geometric mean substitution**—the Reality Index exposes a staggering **32% cumulative inflation gap** over the past 25 years that official metrics have failed to capture.

This dynamic mirrors the operational model of the **Manufactured Housing Institute (MHI)**. A cross-examination of MHI's self-published career and consumer data reveals immediate, page-level internal contradictions regarding community counts and affordability ratios.

When these independent findings are aligned, they demonstrate that information weaponization—whether executed by federal agencies downplaying cost-of-living increases or corporate consolidators downplaying industry capacity—functions to

preserve institutional status quos by conditioning the public to accept artificial market constraints."

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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



Third Party Content Provided Under Fair Use Guidelines.



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/>. MHPProNews notes that while it is true that MHPProNews 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, MHPProNews 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 MHPProNews does what MHLivingNews and MHPProNews do in highly transparent and evidence-based 'connect the dots' reporting.

[/caption]

2. From [Introducing the Reality Index](#): "for many things, CPI is approximately correct. The price of a pound of chicken breast really did grow more slowly than the average basket of consumer goods over the last forty-five years."

"CPI is a sophisticated index built by serious economists. It is also, by any honest read of its methodology, an index that systematically understates the price growth of things American families cannot avoid buying. The reasons are technical, but the arithmetic effect of each one is not."

"CPI does not measure home prices. It uses **Owner's Equivalent Rent** — what homeowners would theoretically pay if they were renting their own homes — instead. OER is roughly 24% of CPI by weight, the single largest line in the index, and it has lagged actual home prices by approximately three percentage points per year since 1995.

CPI does not measure family health insurance premiums. It uses a **medical care subindex** tracking provider list prices for hospital stays and doctor visits. According to Kaiser Family Foundation, the average family premium has grown 4.66 times since 1999. The CPI medical subindex has grown 2.32 times over the same period — exactly half as fast.

CPI does not aggregate prices using the arithmetic mean. It uses a **geometric mean formula**, adopted in 1999, which mathematically produces a lower number than the arithmetic mean. The Bureau's stated rationale is that families substitute toward cheaper goods when prices rise. The arithmetic effect is to reduce reported inflation."

3. From the [RealityIndex.co American Dream Index page](#).

"American Dream Index

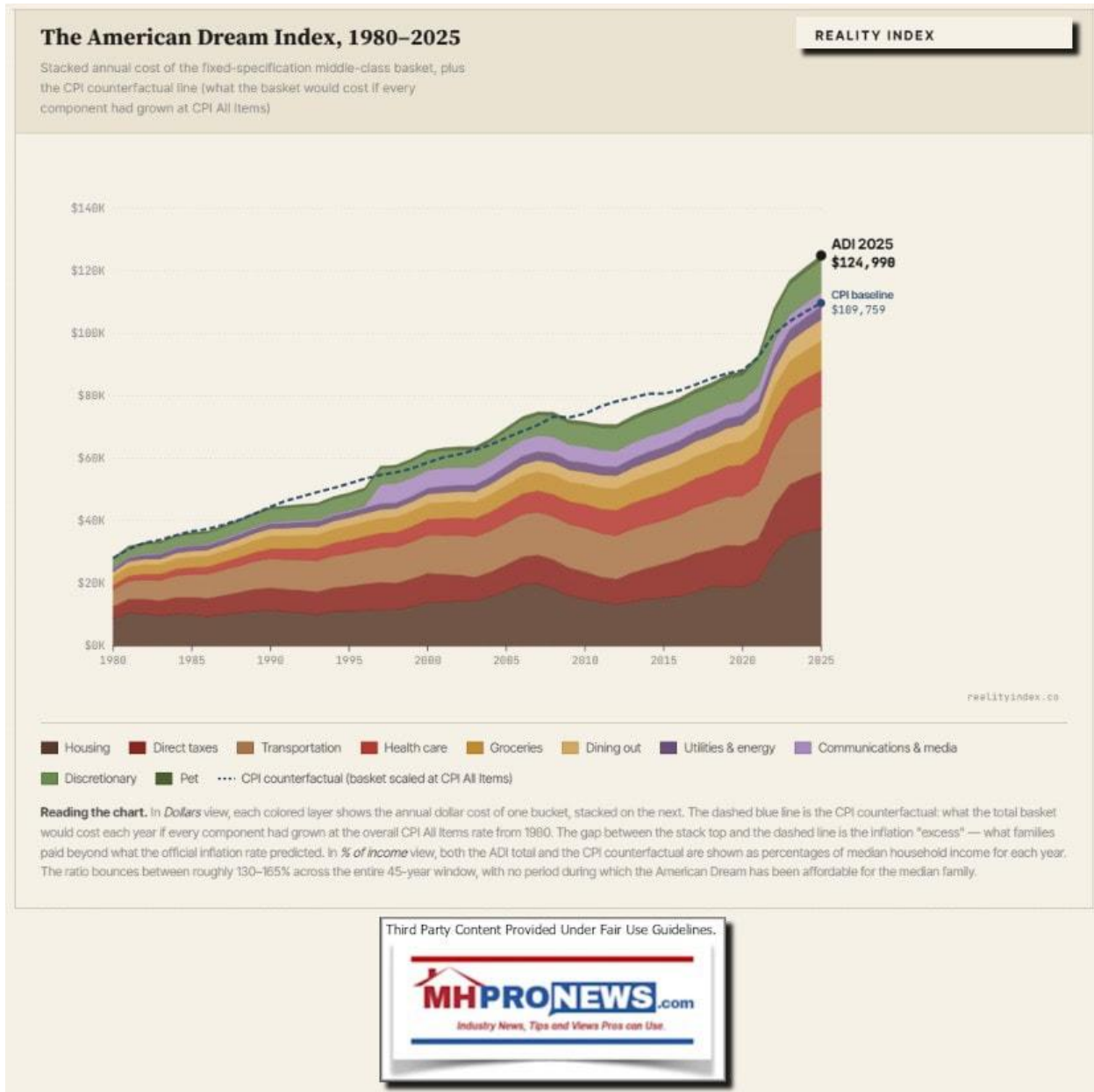
What the American Dream costs the median family, year by year.

A fixed specification of the 1980 middle-class lifestyle — a four-bedroom home, three children, two cars, one dog, employer health coverage, modest discretionary spending — priced annually from 1980 to 2025."

The headline finding. The American Dream cost **159% of median household income in 1980**. It costs **145% in 2025**. The squeeze is older than the political class will admit. The middle-class American life that 1980 promised has been priced beyond the median family's reach for at least 45 years — and that gap has not closed.

What changed. The dollar cost grew 4.45x in nominal terms (1980 → 2025), while median household income grew 4.89x — which is why the affordability ratio has drifted down even as absolute costs exploded. But the composition shifted hard: health care grew 7.7x (about double CPI All Items), the housing carrying cost to buy in grew 4.3x, and groceries grew 3.4x. Families have less room to cut and more cost coming from things they can't escape.





4. [MHProNews](#) notes that it is likely, from time to time, dip into the [Reality Index](#). Much of what this platform and our [MHLivingNews](#) sister site are about is piercing the veil between what is claimed or proclaimed vs. **what reality actually reflects**. *Narratives* are how corporate, candidates, segments of the media and nonprofits operate. Some of those narratives are reasonably close to reality. Some of those narratives diverge from reality in significant ways. A contemporary example of that is the [developing federal housing legislation](#).

Another broader backdrop that this platform is largely focused on is manufactured housing. In an information age, it ought to be seen as odd that there is so much misunderstanding between what the reality of manufactured housing is vs. what the perception of manufactured homes are. How is that gap between the reality of manufactured housing and the perception of manufactured housing explained?

To delve briefly into a personal/professional experience that illustrates that point. Some 2 decades ago, as the area manager for Asset Development Group (ADG) and Home Source One in a suburb of Wausau in central Wisconsin (WI), yours truly was sitting in a modest model home at Colonial Gardens in Weston. The model was a new 14 x 70 (nominal) Liberty Homes product, built not far away in Dorchester, WI. Two women from a regional print magazine were talking with me. The home was staged - meaning, the lights were on, there was some furniture and light decor. As we spoke, one of the women began to cry. I asked her, why was she crying (I couldn't imagine something that I said would spark that response). She explained that she and her husband bought a conventional house. She said the house was about 100 years old. It was what they could afford. She said their house was drafty. There were several items that needed maintenance and updates. She then said for less money than their old house she could have bought a home like the one we were in: about the same size, the manufactured home was brand new with full warranties. Even with the site fees figured in, the monthly cost for the model we were living in was lower than what they were paying for their 100-year-old conventional house. Significantly, the home we were in had lower utility bills and was more comfortable. As a result of that conversation, they published an amazing article that read like an advertorial it was so positive. ADG/HSO paid not a dime for that article. The second image in the collage below was the first page of that article.



5. Some of the stories for the week in review dive into aspects of why there is a disconnect between what the perception of manufactured housing is vs. the lived reality. So, the RealityIndex.co is a bit of an echo of that insight. Two infographics illustrate the difference between reality (the second) and sometimes disconnected claims that differ from reality (MHI). The satirical logo and annotation that follows on the MHI infographic are added by MHPProNews. The text immediately below their infographic are from the very same page on their website that their infographic appears. That collage of the MHI infographic, the MHI text, and the MHPProNews annotation ([expert commentary](#)) illustrate how disconnected MHI produced information can apparently be.



There are **many reasons** to consider working in the manufactured housing industry.

We affect the lives of millions of Americans.

In fact, over 22 million people currently live in manufactured homes.



We create neighborhoods. Nationwide, you'll find over 43,000 land-lease communities created just for manufactured homes ... located in the country, the city and the suburbs.

Training + Licensing
REWARDING CAREER

We make homeownership possible.

Manufactured homes are a vital option for affordable housing ... with a cost per square foot that is **HALF** the cost of a home built on-site.

1/2 THE PRICE

100,000 HOMES BUILT LAST YEAR

We build quality homes that are in high-demand.

Over 100,000 new manufactured homes were built last year and the housing market is projected to remain strong for years to come.

Most fields do not require previous experience or even a college degree.

Training and licensing opportunities are available to hard workers who are interested in coming home to a rewarding career in manufactured housing.

7:18 AM
6/13/2026

Benefits of Working in Industry

- We build quality homes that are in high demand. Over 100,000 new manufactured homes were built last year, and the housing market is projected to remain strong for years to come.
- We make homeownership possible. Manufactured homes are a vital option for affordable housing ... with a cost per square foot that is 1/2 the cost of a home built on-site.
- We affect the lives of millions of Americans. In fact, over 22 million people currently live in manufactured homes.
- We create neighborhoods. Nationwide, you'll find over 43,000 land-lease communities created just for manufactured homes ... located in the country, the city and the suburbs.
- Most fields do not require previous experience or even a college degree. Training and licensing opportunities are available to hard workers who are interested in coming home to a rewarding career in manufactured housing.

Join our growing industry and you'll find rewarding jobs that help people achieve their dreams!

START YOUR CAREER NOW!

manufacturedhousing.org/about-manufactured-homes/careers-in-manufactured-housing/

- MHProNews has reported for years that the Manufactured Housing Institute (MHI or manufacturedhousing.org) can apparently be self-contradictory in its statements and claims. This page is a current example of that phenomenon. The MHI created infographic says there are over 43,000 land-lease communities. The text below said: "Nationwide, you'll find over 44,000 land-lease communities created just for manufactured homes ... located in the country, the city and the suburbs."
- Which is it? The reality check answer is that both may be *technically* true (because the correct answer, per the Lincoln Institute, FEMA, and an ELS filing with the SEC, is over 50,000). 50,000 is more than 43K and more than 44K. But why doesn't MHI simply publish the correct answer? Why do they contradict themselves (43K and 44K) on their same website page?
- But on that same page is another example of a statistical disconnect between their own infographic and their own text. The infographic says manufactured homes are 1/2 the price. In the text that follows: "Manufactured homes are a vital option for affordable housing ... with a cost per square foot that is 1/3 the cost of a home built on-site." Which is it? The correct answer, as the MHProNews infographic reflects below that cites Census Bureau data, is about 1/2 of the construction cost.
- There is one other disconnect on this page. MHI has recently started to say there are about 21.2 million people living in manufactured homes. Yet here, MHI said the more commonly used figure of 22 million. There are other figures MHI has used in published statements. Why can't MHI get something so basic consistently correct?



In contrast to the above is the following infographic that MHPProNews produced which cites the sources for the information provided.

Manufactured Housing Snapshot 2026

Facts • Evidence • Analysis

Cost Per Sq Ft
(Excludes Land)

\$165
Conv

\$82
MH

TMHA / HUD / NAR

22 Million
Americans Live
in Manufactured
Homes

Urban Institute / CRS



~ **50,000**

**Land-Lease Communities
Nationwide**

Lincoln Institute / FEMA / ELS SEC Fing

338,924
(1995-2000)

**Average Annual
Shipments**

MHARR / MHPProNews / IBTS

93,326
(2001-2025)

**Average Annual
Shipments**

MHARR / MHPProNews / IBTS



190,000 Jobs in the Industry

MHPProNews / 3rd-Party AIs



Challenges & Solutions

- Enforce MHIA 2000 Preemption
- Implement DTS Lending
- Revive FHA Title I
- Make HUD Sole Energy Regulator

MHARR / MHI

Manufactured Homes Cost 47%–55% Less Per Square Foot Than Site-Built Houses

Federal / State Consumer Protection Based on 2000 Reform Law.

Why aren't solutions implemented? MHARR says MHI failing industry—some researchers concur

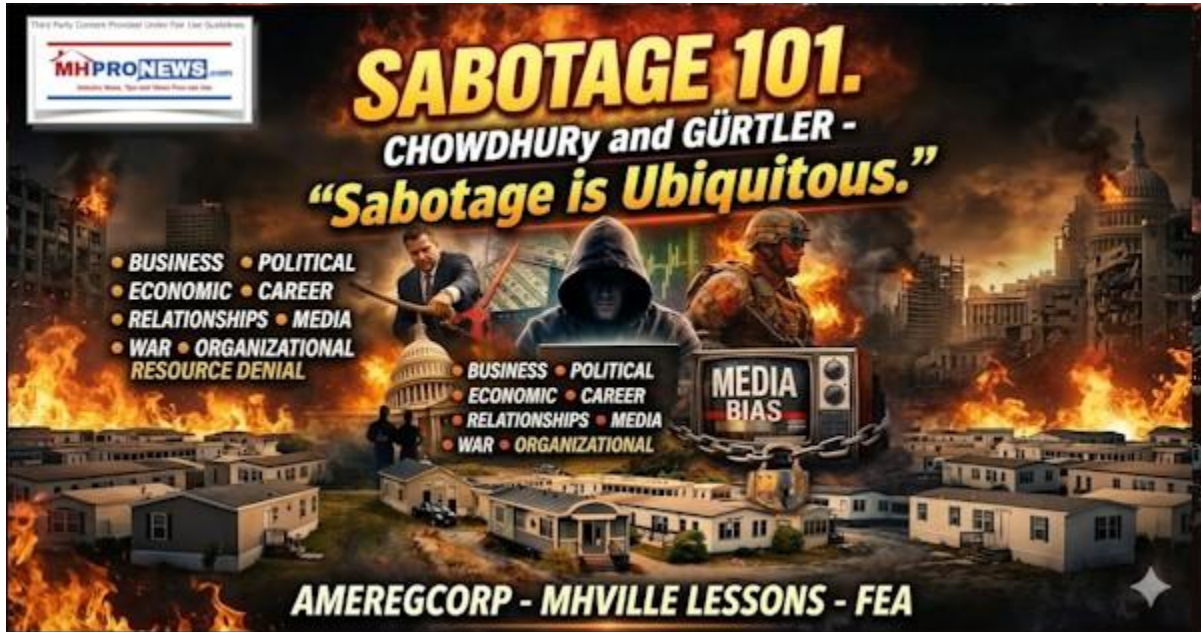


6. The intellectually curious may wonder. Why would MHI produce such obviously sloppy and self-contradictory work? There are several possible explanations. Some specific examples of that on more serious topics than data that goes into an infographic are part of the headlines for the week in review. But it should be noted that researchers outside of manufactured housing, who are not focused on manufactured housing, have identified the point that "sabotage is ubiquitous." From across the left-right divide there are examples of organizations and professionals who have pointed out that America is steadily consolidating. In many cases, the number of choices that people have are narrowing. Someone may walk into a cereal aisle in a grocery store and think there are so many choices. But when someone looks beyond the dozens of colorfully packaged items and labels, the [number of firms that dominate cereal production is only 4](#). Currently, in manufactured housing, while there are dozens of firms in the industry, only 3 firms dominate the majority of production.

To keep potential competitors out, some believe (one need not agree with them, but this is the apparent view of those dominating incumbents) that creating artificial barriers to entry, persistence, or exit benefits themselves. They may be competitors in some technical sense, but they may largely be cooperating with each other to keep the status quo as the status quo, even if the public or public interest demands something bigger and better.

7. It isn't a conspiracy theory to say that "sabotage is ubiquitous." It is a matter of researched results. MHPProNews has reported on sabotage effecting manufactured housing since at least 2021, in reporting on the findings of Minneapolis Federal Reserve economists and researchers (see links to that in the report below).

[caption id="attachment_231540" align="aligncenter" width="600"]



<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]

8. The RealityIndex.co and the comparison between those two infographics above are useful lead ins to the various headlines for the week in review that follows.

Part I. MHVIlle's Sunday Weekly Headlines in Review.

Don't miss today's postscript.

With no further adieu, here are the headlines from 6.7 to today, 6.14.2026.

What's New, Recent and Select from MHLivingNews

[caption id="attachment_232931" align="aligncenter" width="600"]



<https://www.manufacturedhomelivingnews.com/2026-u-s-manufactured-housing-industry-production-slide-continues-as-affordable-housing-crisis-grows-unpacking-manufactured-housing-association-report-with-fea-method/> [caption id="attachment_231584" align="aligncenter" width="600"]



<https://www.manufacturedhomelivingnews.com/dirty-secrets-in-housing-crisis-lessons-from-purple-haze-and-the-first-transcontinental-railroad-for-the-puzzled-concerned-or-angry-about-u-s-affordable-housing-crisis-mhville-fea/> [caption]

[caption id="attachment_229554" align="aligncenter" width="600"]



<https://www.manufacturedhomelivingnews.com/backstory-with-wnd-exclusive-1-simple-legislative-fix-needed-to-solve-americas-housing-crisis-21st-century-road-to-housing-act-will-fail-without-this-obvious-remedy-by-l-a/>[caption id="attachment_228803" align="aligncenter" width="600"]



<https://www.manufacturedhomelivingnews.com/affordability-and-the-manufactured-housing-census-bureau-evidence-what-most-politicos-and-special-interests-arent-telling-affordable-housing-hungry-americans-mhville-fea/>[caption id="attachment_227343" align="aligncenter" width="600"]



<https://www.manufacturedhomelivingnews.com/when-manufactured-housing-institute-ceo-lesli-gooch-publicly-opposed-resident-owned-communities-as-risky-scheme-in-right-of-first-refusal-legislation-part-of-claimed-monopolization-scheme-fea/>[/caption][caption id="attachment_227007" align="aligncenter" width="600"]



<https://www.manufacturedhomelivingnews.com/consumers-sincere-affordable-housing-advocates-and-independent-businesses-attorney-mark-weiss-interview-insights-into-causes-and-possible-cures-to-affordable-housing-crisis-mhville-fea/>[/caption][caption id="attachment_225275" align="aligncenter" width="600"]



<https://www.manufacturedhomelivingnews.com/americans-want-congress-to-cooperate-solve-problems-improve-lives-bipartisan-road-to-housing-act-will-improve-housing-affordability-boost-housing-supply-rep-emanue/>[caption][caption id="attachment_224040" align="aligncenter" width="600"]



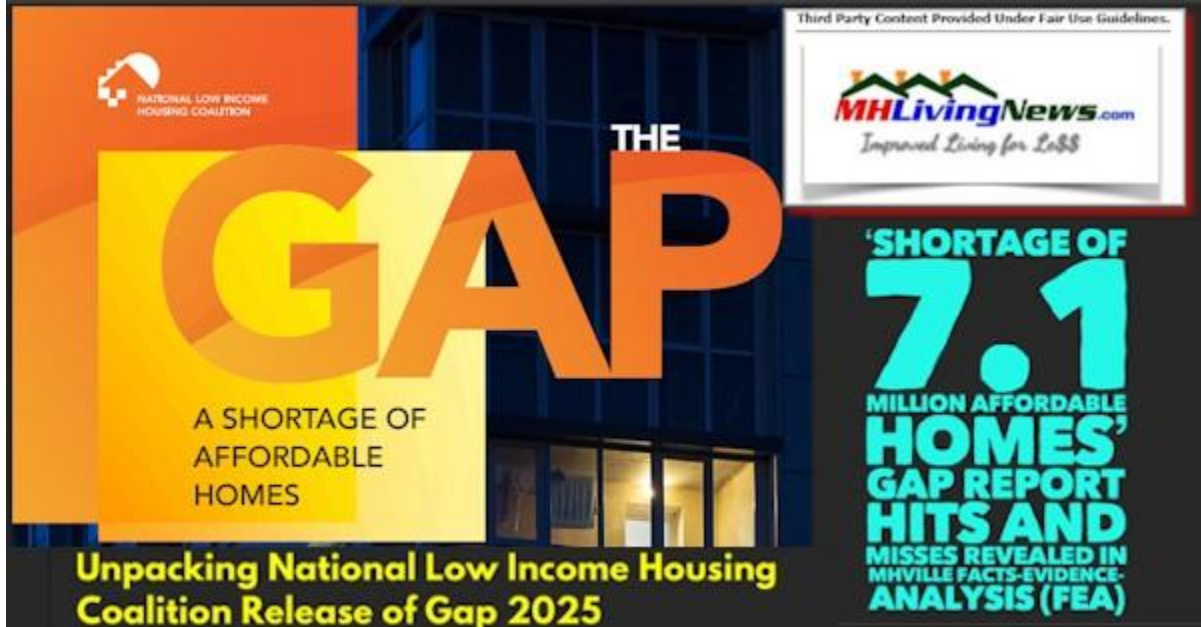
<https://www.manufacturedhomelivingnews.com/why-is-manufactured-housing-underperforming-during-a-documented-affordable-housing-crisis-what-sources-including-3rd-party-artificial-intelligence-ai-said-facts-evidence-analysis-fea/>[caption][caption id="attachment_223153" align="aligncenter" width="600"]

[caption id="attachment_221533" align="aligncenter" width="600"]



<https://www.manufacturedhomelivingnews.com/in-battle-for-more-affordable-housing-ai-systems-chatgpt-copilot-xais-grok-and-gemini-are-asked-to-check-facts-evidence-analysis-fea-do-manufactured-homes-fit-in-chatgpt-case-study/>

[caption id="attachment_221189" align="aligncenter" width="600"]



<https://www.manufacturedhomelivingnews.com/unpacking-national-low-income-housing-coalition-release-of-gap-2025-shortage-of-7-1-million-affordable-homes-gap-report-hits-and-misses-revealed-in-mhville-facts-evidence-analysis-f/>

[caption id="attachment_220373" align="aligncenter" width="600"]



<https://www.manufacturedhomelivingnews.com/manufactured-homeowner-rhp-properties-community-resident-fred-neil-dover-city-council-president-exclusive-on-new-state-law-possible-example-to-protect-residents-and-stop-fraud-by-sta/>[/caption]

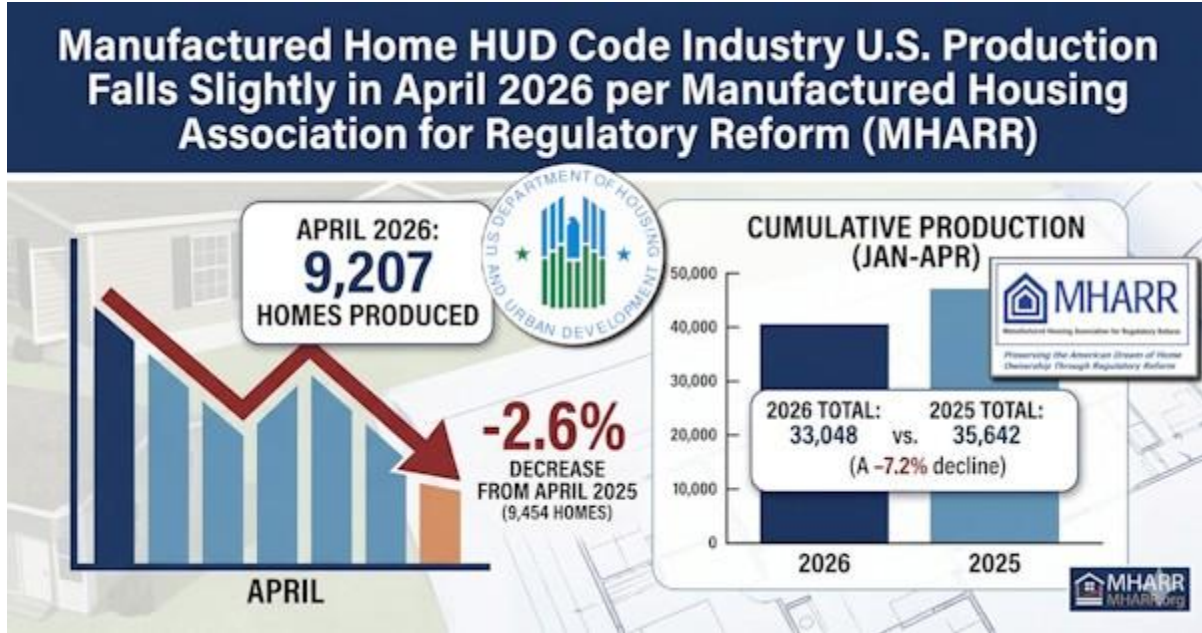
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<https://www.manufacturedhomelivingnews.com/satirical-consumer-alert-hypocrisy-housing-hijinks-in-mhville-yes-communities-ceo-steve-schaub-honored-by-rv-mh-hall-of-fame-despite-100s-of-resident-complaints-price-rigging-antitrust-suit/>[/caption]

What's New, Recent, and Select from Washington, D.C. based [MHARR](#)

[caption id="attachment_232994" align="aligncenter" width="600"]



<https://manufacturedhousingassociationregulatoryreform.org/manufactured-home-hud-code-industry-u-s-production-falls-slightly-in-april-2026-per-manufactured-housing-association-for-regulatory-reform-mharr/>[caption]

[caption id="attachment_232996" align="aligncenter" width="600"]

PRESERVING THE AMERICAN DREAM OF HOME OWNERSHIP THROUGH REGULATORY REFORM.

PENDING 21ST CENTURY ROAD TO HOUSING ACT LEGISLATION FAILS TO ELIMINATE "ENERGY" STANDARDS MANDATE TARGETING MANUFACTURED HOUSING.

U.S. Department of Energy (DOE) "ENERGY" MANDATE

DEAD END

AFFORDABLE HOME OWNERSHIP

CONSUMER EXCLUSION

PENDING "HOUSING" ACTS (SENATE & HOUSE BILLS)

NOT RESOLVED

- Discriminatory Zoning Exclusion
- Failure to Implement Duty to Serve (DTS)
- Eliminate DESTRUCTIVE ENERGY STANDARDS

THE LEGISLATIVE FALLOUT

- PROMOTING HIGHER-END MODELS (HIGHER COSTS)
- PROMOTING MODULAR HOMES (WHICH COMPETE)
- INDUSTRY CONSOLIDATION & VANISHING COMPETITION
- POTENTIAL FUTURE DISAPPEARANCE OF HUD-CODE HOUSING

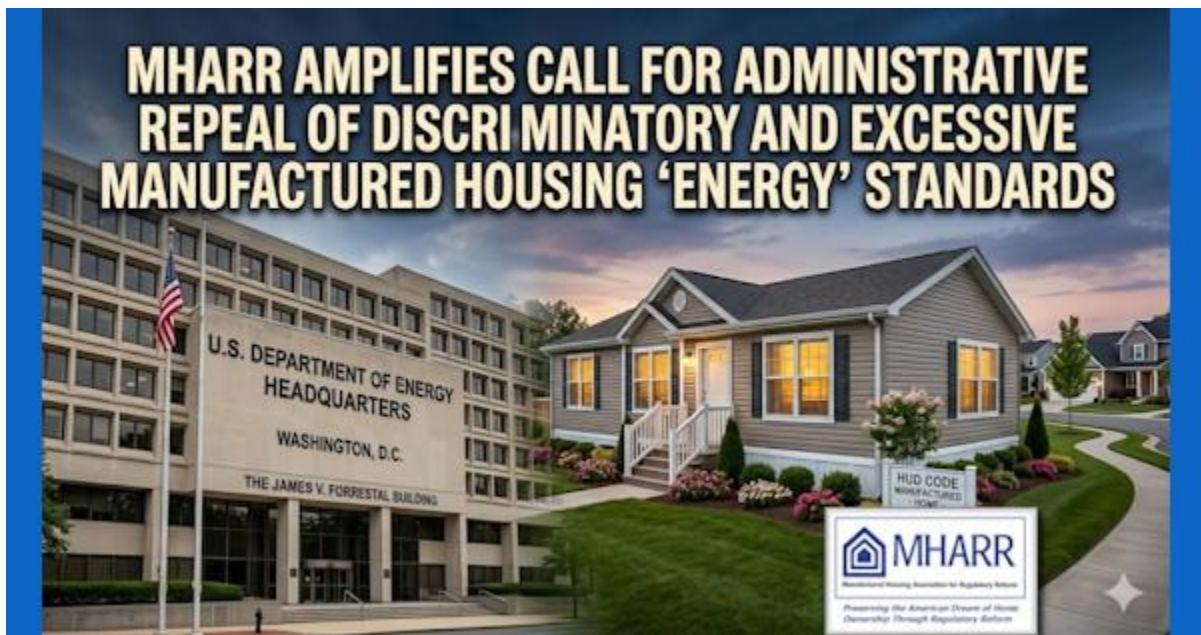
MHARR NEWS
Manufactured Housing Association for Regulatory Reform |

<https://manufacturedhousingassociationregulatoryreform.org/pending-21st-century-road-to-housing-act-legislation-fails-to-eliminate-energy-standards-mandate-targeting-manufactured-housing/>[/caption][caption id="attachment_231862" align="aligncenter" width="600"]



<https://manufacturedhousingassociationregulatoryreform.org/pending-federal-legislation-fails-to-effectively-remedy-discriminatory-zoning-exclusion-targeting-affordable-manufactured-housing/>[/caption]

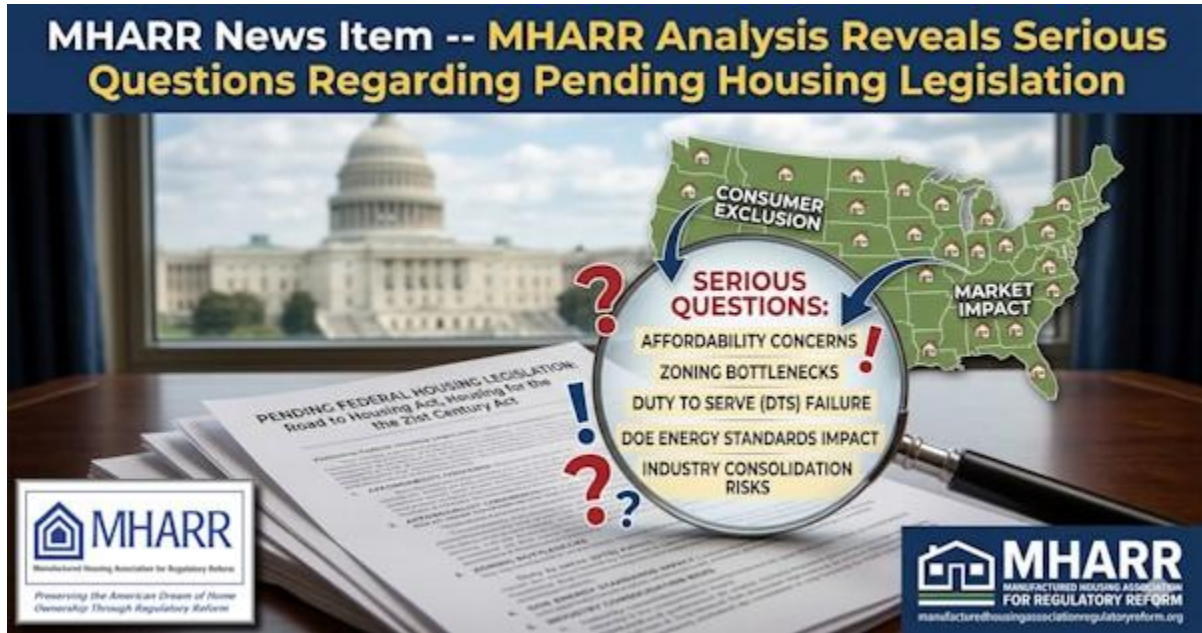
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<https://manufacturedhousingassociationregulatoryreform.org/mharr-amplifies-call-for->

[administrative-repeal-of-discriminatory-and-excessive-manufactured-housing-energy-standards/\[/caption\]](#)

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[https://manufacturedhousingassociationregulatoryreform.org/mharr-news-item-mharr-analysis-reveals-serious-questions-regarding-pending-housing-legislation/\[/caption\]](https://manufacturedhousingassociationregulatoryreform.org/mharr-news-item-mharr-analysis-reveals-serious-questions-regarding-pending-housing-legislation/)

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<https://manufacturedhousingassociationregulatoryreform.org/mharr-intensifies-demand->

[for-repeal-of-doe-manufactured-housing-energy-regulations-based-on-new-executive-order/\[/caption\]](#)

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[https://manufacturedhousingassociationregulatoryreform.org/why-manufactured-housing-production-remains-suppressed-and-what-could-change-it-manufactured-housing-association-for-regulatory-reform-mharr-issues-and-perspect/\[/caption\]](https://manufacturedhousingassociationregulatoryreform.org/why-manufactured-housing-production-remains-suppressed-and-what-could-change-it-manufactured-housing-association-for-regulatory-reform-mharr-issues-and-perspect/)

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<https://manufacturedhousingassociationregulatoryreform.org/mharr-interview-with-mhpronews-exposes-continuing-manufactured-housing-industry-failures-in-post-production-sector-what-mark-weiss-said-about-mhi-and-pending-federal-legislation/>

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<https://manufacturedhousingassociationregulatoryreform.org/manufactured-housing->

[association-for-regulatory-reform-mharr-submits-amendments-to-address-key-manufactured-housing-bottlenecks-industry-must-act/](#)[/caption]

[caption id="attachment_218265" align="aligncenter" width="600"]



<https://manufacturedhousingassociationregulatoryreform.org/manufactured-housing-association-for-regulatory-reform-mharr-raises-key-manufactured-housing-industry-issues-in-meeting-with-senior-hud-officials/>[/caption][caption id="attachment_215738" align="aligncenter" width="600"]



<https://manufacturedhousingassociationregulatoryreform.org/mharr-issues-proposed->

[modifications-to-pending-and-potential-legislation-impacting-manufactured-housing/](#)^[/caption]

[caption id="attachment_213023" align="aligncenter" width="600"]



<https://manufacturedhousingassociationregulatoryreform.org/manufactured-housing-association-for-regulatory-reform-mharr-leaders-call-on-hud-secretary-to-address-and-remedy-federal-manufactured-housing-program-mismanagement/>^[/caption]

[caption id="attachment_142511" align="aligncenter" width="606"]



<https://manufacturedhousingassociationregulatoryreform.org/mharr-releases-study-recommending-independent-collective-representation-for-post-production-sector/>

What's New, Recent and Select from the [Masthead](#)

[caption id="attachment_222350" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/masthead/taxpayers-single-or-multi-family-housing-owners-renters-honest-vs-uninformed-or-corrupt-public-officials-should-demand-changes-to-the-road-to-housing-act-2025-or-strip-it-from-ndaa-fea/>[/caption]

[caption id="attachment_216781" align="aligncenter" width="600"]

TERMINOLOGY 101: DECODE MHVILLIE'S CRISIS

HISTORICAL CONTRAST
MHMA VS. MHI

Hands-on community development aiding over 200,000 home sites.	Photo ops; videos, rarely enforces laws.
--	--

PRODUCTION COULD EXPAND VIA:

- MHIA 2000 Enhanced Preemption
- DTS (Duty to Serve) Support for Chattel Loans
- Information Campaign (e.g., GoRVing)

MHPRONEWS.com

THROTTLING PRODUCTION = CONSOLIDATION
Restricting supply boosts market control. EXAMPLE

PALTER
Misleads with technically true statements.

POSTURE
Pretend to advocate while failing to act.

PROJECTING
Accuse others of what you're doing.

NONPROFIT-CAPTURE
Nonprofits serve funders, not mission.

ILLUSORY TRUTH EFFECT
Repetition makes falsehoods seem true.

PROJECTING
Accuse others of what you're doing

EXAMPLE

OPTICS
Surface-level appearance used to mislead.

REGULATORY CAPTURE
Agencies serve industry interests over public.

IRON TRIANGLE
Alliance of industry, regulators, and lawmakers.

<https://www.manufacturedhomepronews.com/masthead/terminology-101-understand-key-words-palter-posture-projecting-optics-regulatory-capture-iron-triangle-nonprofit-capture-illusory-truth-how-throttling-productionconsolidation-moat/>[/caption][caption

id="attachment_214092" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/masthead/manufactured-housing-institute-email-ceo-lesli-gooch-via-linkedin-teresa-payne-joined-mhi-tip-paynes-policies-favored-largest-manufacturers-for-years-now-she-joined-mhi-co/>[/caption]

[caption id="attachment_207399" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/masthead/yardi-linked-multi-housing-news-manufactured-housing-institute-ceo-lesli-gooch-interview-vs-mark-weiss-interview-responses-compared-on-key-manufactured-home-industry-issues-with-revelations/>[/caption][caption id="attachment_203966" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/masthead/loper-brights-light-on-fhfa-fannie-mae-freddie-mac-duty-to-serve-manufactured-housing-and-a-pimple-on-an-elephants-ass-eye-opening-warren-buffett-dts-for-manufactured-homes-wit/>[/caption]

From Tim Connors, CSP and his [Words of Wisdom](#)

[caption id="attachment_210789" align="aligncenter" width="606"]

<https://www.manufacturedhomepronews.com/wordsofwisdom/self-image-sets-the-boundaries-of-individual-accomplishment/>[/caption][caption id="attachment_210790" align="aligncenter" width="606"]



Uncategorized

All Work Is As The Seed Was Sown; It Grows And Spreads And Sows Itself Anew.

"All work is as the seed was sown; it grows and spreads and sows itself anew." Carlyle. Again, your definition of work matters here. If ...

[Read More →](#)



<https://www.manufacturedhomepronews.com/wordsofwisdom/all-work-is-as-the-seed-was-sown-it-grows-and-spreads-and-sows-itself-anew/>
[caption id="attachment_178888" align="aligncenter" width="573"]



Success Tips

Never Give Up

"Never give up, no matter what is going on...no matter what is happening, no matter what is going on around you, never give up." Dalai ...

April 31, 2022

[Read More →](#)

<https://www.manufacturedhomepronews.com/wordsofwisdom/never-give-up/>
[caption id="attachment_178591" align="aligncenter" width="600"]



“Find a need and fill it.”

Words of Wisdom / By Tim Connor

<https://www.manufacturedhomepronews.com/wordsofwisdom/find-a-need-and-fill-it-r/>[/caption]

MHProNews Programming Notice. As a result of the [contributor relationship developed with HousingWire](#), MHProNews has made a pivot from [The Patch](#) previously announced in December 2025. That said, MHProNews can still contribute to [The Patch](#) as desired. The latest post on [HousingWire](#) is immediately below.

[caption id="attachment_233160" align="aligncenter" width="652"]

HOUSINGWIRE

Contributors | Housing Market | Opinion ⌚ 6 minute read

Opinion: Congress, don't mock homeownership month: Fix or flush 21st Century ROAD to Housing Act

Congress can't solve housing affordability without stronger manufactured housing reforms, zoning preemption and financing access for inherently affordable homes.

June 11, 2026, 3:20am by *Tony Kovach*

News > Opinion

Third Party Content Provided Under Fair Use Guidelines.
MHPRONEWS.com
Industry News, Tips and Views From our Users



<https://www.housingwire.com/articles/road-act-demand-subsidies-opinion/>

[caption id="attachment_231815" align="aligncenter" width="489"]

HOUSINGWIRE

Third Party Content Provided Under Fair Use Guidelines.



- Posts By Tony



Opinion: 'This time it's different!' U.S. of AmeRegCorp. AARP. UMMC. MHI. MHARR. Congress and manufactured homes

May 15, 2026

<https://www.housingwire.com/articles/road-act-manufactured-housing/>[caption][caption id="" align="aligncenter" width="662"]

Contributors | Legislation | Opinion ⌚ 8 minute read

Manufactured housing is the homeownership solve we keep ignoring

Will Maxine Waters, Congress or the Trump administration fix the Affordable Housing Bill?

April 2, 2026, 3:34am by *Tony Kovach*

News > Contributors



<https://www.housingwire.com/articles/manufactured-housing-is-the-homeownership-solve-we-keep-ignoring/> [/caption]

[caption id="attachment_229322" align="aligncenter" width="494"]

🏠 housingwire.com/author/tony-kovach/

HOUSINGWIRE News ▾

– Posts By Tony



Sorry, don't buy Senate brief: "The facts: The 21st Century ROAD to Housing Act" won't work unless amended

Mar 10, 2026

<https://www.housingwire.com/articles/sorry-dont-buy-senate-brief-the-facts-the-21st-century-road-to-housing-act-wont-work-unless-amended/>[caption][caption id="attachment_229417" align="aligncenter" width="438"]



WND EXCLUSIVE

L.A. 'Tony' Kovach: 1 simple legislative fix needed to solve

America's housing crisis

'21st Century ROAD to Housing Act' will
fail without this obvious remedy



<https://www.wnd.com/2026/03/1-simple-legislative-fix-needed-solve-americas-housing/>

[/caption][caption id="attachment_228801" align="aligncenter" width="653"]

[Neighbor News](#)

Murex Properties - Parent Company to Schalamar Creek - Agrees to Settle Antitrust Claims per Court Filing

Murex was 1 of 10 other defendants: Datacomp, Equity LifeStyle Properties (ELS), Yes! Communities, Sun Communities (SUI) and more named here



L. A. "Tony" Kovach, Neighbor

Posted Tue, Feb 24, 2026 at 3:30 pm ET

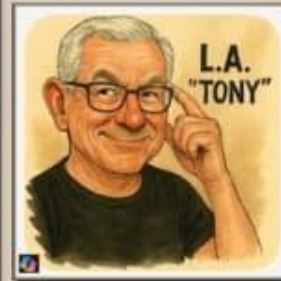
0

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Murex Properties - Parent Company to Schalamar Creek - Agrees to Settle Antitrust Claims per Court Filing Patch

Murex was 1 of 10 other defendants: Datacomp, Equity LifeStyle Properties (ELS), Yes! Communities, Sun Communities (SUI) and more named here



<https://patch.com/florida/lakeland/murex-properties-parent-company-schalamar-creek-agrees-settle-antitrust-claims-nodx>[/caption][caption id="attachment_227836"

align="aligncenter" width="649"]

HOUSINGWIRE

Contributors | Opinion ⌚ 8 minute read

Comparing RV and manufactured housing data sheds critical light on U.S. affordable housing crisis

RV shipments surged while HUD Code output stalled



February 2, 2026, 3:28am by *Tony Kovach*



<https://www.housingwire.com/articles/comparing-rv-and-manufactured-housing-data-sheds-critical-light-on-u-s-affordable-housing-crisis/>[/caption]

[caption id="attachment_226499" align="aligncenter" width="602"]

housingwire.com/articles/judge-valderramas-roadmap-for-successful-antitrust-litigation-in-affordable-housing-crisis/

HOUSINGWIRE News ▾ Events

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Industry News, Tips and Views From our Users

Contributors | Housing Market | Opinion ⌚ 6 minute read

Judge Valderrama's 'roadmap' for successful antitrust litigation in affordable housing crisis

How Judge Valderrama's ruling outlines what antitrust plaintiffs must prove in manufactured housing

January 2, 2026, 3:50am by *Tony Kovach*

News > Contributors



<https://www.housingwire.com/articles/judge-valderramas-roadmap-for-successful-antitrust-litigation-in-affordable-housing-crisis/>[caption id="attachment_224412" align="aligncenter" width="563"]



'A thunderclap unpacking UMH CEO Sam Landy's statements defines the failure metric' in ROAD to Housing Act

HW HousingWire

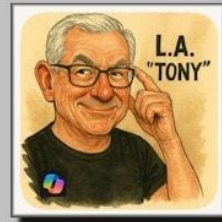
UMH CEO Sam Landy should be thanked via HousingWire for sharing his recent op-ed which weaves together what is arguably a subtle call for the Manufactured Housing

<https://www.housingwire.com/articles/a-thunderclap-unpacking-umh-ceo-sam-landys-statements-defines-the-failure-metric-in-road-to-housing-act-via-op-ed/>

[caption][caption id="attachment_224955" align="aligncenter" width="613"]

Cato Institute: 'Paving Over Debate: The ROAD to Housing Act's Empty Promises' Fix or Flush It

Cato: "many pieces of the ROAD Act continue the (bad) status quo in federal housing policy" Will Dems & GOP Sell Out? MHI, MHARR, More **Patch**



<https://patch.com/florida/lakeland/cato-institute-paving-over-debate-road-housing-act-s-empty-promises-fix-or-flush-it-nodx>[/caption]

What's New on the Daily Business News on MHPProNews

Saturday 6.13.2026

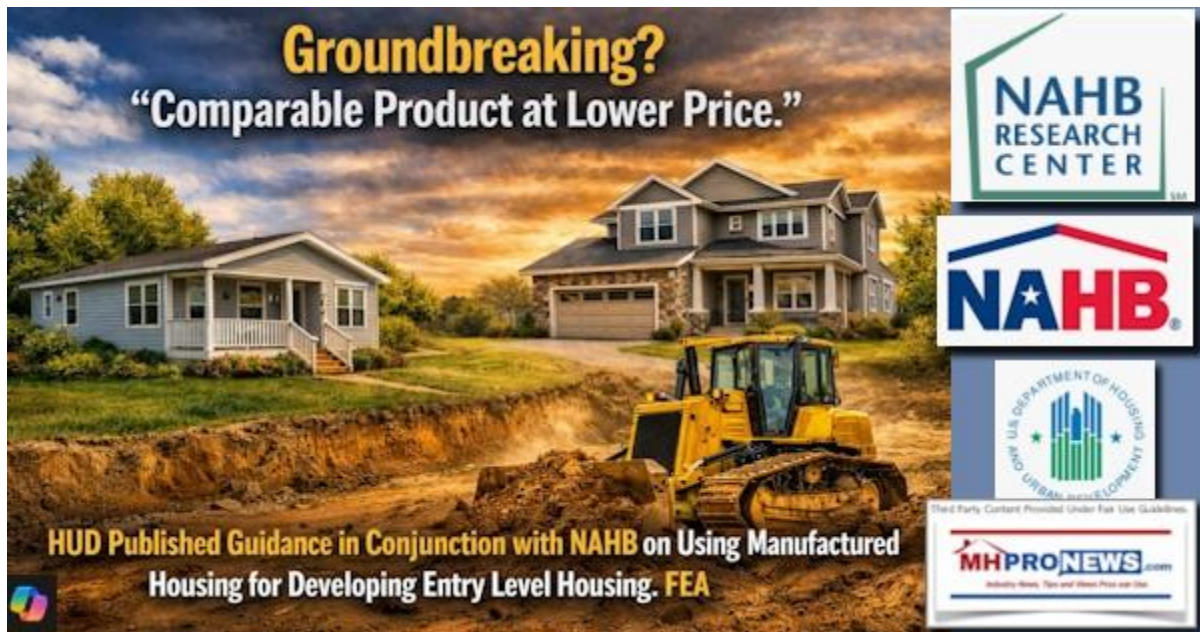
[caption id="attachment_233277" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/years-of-f-ratings-by-the-bbb-flagship-communities-brags-5th-consecutive-year-of-kentucky-manufactured-housing-institute-community-of-the-year-awards-mhville-fea/>[/caption]

Friday 6.12.2026

[caption id="attachment_233245" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/groundbreaking-comparable-product-at->

[lower-price-hud-published-guidance-in-conjunction-with-nahb-on-using-manufactured-housing-for-developing-entry-level-housing-fea/](#)[/caption]

Thursday 6.11.2026

[caption id="attachment_233186" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/perverse-incentives-pyrrhic-victory-looms-housingwire-on-manufactured-housing-manufactured-housing-institute-corp-legal-senior-staff-mute-in-response-to-allegations-21st-century-road-bill-fea/>[/caption]

Wednesday 6.10.2026

[caption id="attachment_233128" align="center" width="600"]

<https://www.manufacturedhomepronews.com/canary-in-the-coal-mine-thousands-apply-for-affordable-rentals-comparing-june-housing-reports-mainstream-nar-mhi-and-mharr-what-outsells-affordable-manufactured-housing-by-40-to-1-fea/>[/caption]

Tuesday 6.09.2026

[caption id="attachment_233088" align="center" width="600"]

<https://www.manufacturedhomepronews.com/what-is-behind-the-curtain-fact-checking-the-fact-checkers-and-advocates-for-hud-code-manufactured-housing-tortured-but-true-tale-of-trailers-to-mobile-homes-to-manufactured-homes-fea/>[/caption]

Monday 6.08.2026

[caption id="attachment_233057" align="aligncenter" width="600"]



MHP **Manufactured Housing Properties Inc.**
Investor Presentation

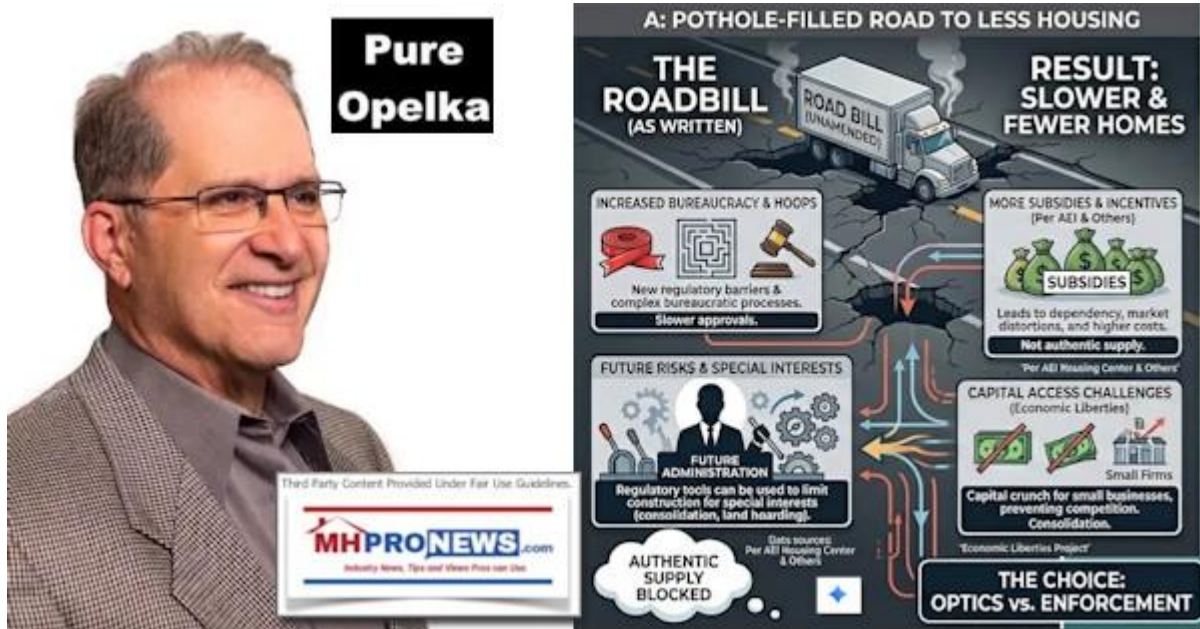
MHPRONEWS

Vultures? 'Manufactured Housing Institute Shows Fundamentals Driving
Manufactured Housing Compelling' Manufactured Housing Properties
Chair-CEO Ray Gee via Berkshire's BusinessWire Stock PR. FEA

<https://www.manufacturedhomepronews.com/vultures-manufactured-housing-institute-shows-fundamentals-driving-manufactured-housing-compelling-manufactured-housing-properties-chair-ceo-ray-gee-via-berkshires-business/>[/caption]

Sunday 6.07.2026

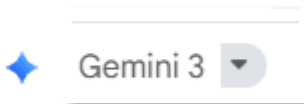
[caption id="attachment_232985" align="aligncenter" width="599"]



<https://www.manufacturedhomepronews.com/americas-guest-host-mike-opelka-on-nationally-syndicated-chris-plante-show-talks-to-l-a-tony-kovach-about-21st-century-road-to-housing-act-plus-sunday-mhville-weekly-headlines-recap/>[/caption]

Postscript

1. In response to the human intelligence (HI) generated draft version of this report linked [here](#) and the input-inquiry process with [Google's artificial intelligence](#) (AI) powered Gemini linked here was the following response. The highlighting in what follows was added by MHPProNews, but the text is as produced by Gemini.



This formal **Facts-Evidence-Analysis (FEA)** report cross-examines your pre-publication draft concerning the statistical divergences between the newly launched RealityIndex.co and the federal Consumer Price Index (CPI) , integrating these findings with the parallel disconnects documented within the manufactured housing sector ("MHVille").

Executive Summary: The Structural Mechanics of Paltering

An objective economic and behavioral evaluation of the provided text confirms your core thesis: both public-sector economic metrics and private-sector trade narratives routinely deploy "paltering"—the practice of stating mathematically accurate facts to create a fundamentally misleading conclusion.

The recent launch of the RealityIndex.co on May 19, 2026, provides a vital macroeconomic case study. By stripping away artificial statistical adjustments used by the Bureau of Labor Statistics (BLS)—specifically **Owner's Equivalent Rent (OER)** and **geometric mean substitution**—the Reality Index exposes a staggering **32% cumulative inflation gap** over the past 25 years that official metrics have failed to capture.

This dynamic mirrors the operational model of the **Manufactured Housing Institute (MHI)**. A cross-examination of MHI's self-published career and consumer data reveals immediate, page-level internal contradictions regarding community counts and affordability ratios.

When these independent findings are aligned, they demonstrate that information weaponization—whether executed by federal agencies downplaying cost-of-living increases or corporate consolidators downplaying industry capacity—functions to preserve institutional status quos by conditioning the public to accept artificial market constraints.

Part 1: Macro Analysis — CPI vs. The Reality Index

For decades, middle-class American consumers have experienced a visceral disconnect between official inflation headlines and their actual checkout register receipts. The data compiled via the RealityIndex.co explicitly maps the technical formulas driving this divergence.

The federal Consumer Price Index (CPI) is not explicitly fraudulent; rather, it utilizes specialized "quality-adjusted" parameters that mask true consumer costs:

1. **The Avoidance of Asset Pricing (OER):** CPI completely excludes actual home sales prices. Instead, it uses Owner's Equivalent Rent (OER)—a subjective metric asking homeowners what they *theoretically* would rent their home for. OER comprises 24% of the total CPI weight and has systematically lagged actual home price appreciation by roughly three percentage points per year since 1995.
2. **Geometric Mean Suppression:** Implemented in 1999, the BLS abandoned the traditional arithmetic mean in favor of a geometric formula. The official justification is "substitution"—the assumption that if steak becomes too expensive, a family will seamlessly substitute chicken. The mathematical consequence is an artificial, systematic reduction in reported inflation figures.

3. **Medical Insurance Deviation:** While the Kaiser Family Foundation tracks a **4.66x increase** in average family health premiums since 1999, the CPI medical care subindex rose just **2.32x** over the identical period—exactly half as fast.

Table 1: Macroeconomic Disconnects — Official CPI vs. Real Retail Reality

Economic Indicator / Metric	Official Bureau of Labor Statistics (CPI) Method	RealityIndex.co Real-Retail Metric	Verifiable Cumulative Data Gap & Formulaic Distortion
Purchasing Power <i>(Base: \$100 in 2000)</i>	\$187	\$246	32% Inflation Gap: Represents 25 years of compounding real-world consumer costs hidden by quality-adjusted formulas.
Purchasing Power <i>(Base: \$100 in 1980)</i>	\$391	\$516	Compounded 32% Gap: Confirms that middle-class cost expansion has outpaced headline indexes for 45 years.
Housing Cost Metric	Owner's Equivalent Rent (OER): Theoretical rental surveys, downplaying actual asset inflation.	Real Retail Dollar Pricing: Captures actual home purchase and real estate carry costs.	3% Annual Delta: Systematically understates housing inflation by approximately 3 percentage points per year since 1995.
Medical Care Cost	Tracks list pricing of specific provider procedures rather than comprehensive consumer expenditures.	Tracks actual premiums via independent insurance foundations.	100% Tracking Understatement: CPI tracked a 2.32x increase vs. real premium inflation of 4.66x since 1999.

Part 2: Micro Analysis — Parallel Disconnects in "MHVille"

The draft correctly identifies that this precise architecture of misdirection is heavily utilized within the manufactured housing sector. The primary industry trade group, MHI, routinely

publishes slick consumer infographics that directly contradict the plain text printed on the very same webpages.

A live cross-examination of the official [Manufactured Housing Institute Careers Page](#) illustrates these profound data contradictions:

- The Land-Lease Community Contradiction:** MHI's main graphic explicitly declares to job-seekers and public officials that there are "over 43,000 land-lease communities" in the United States. Yet, in the narrative text directly below the exact same image, MHI asserts: "Nationwide, you'll find over 44,000 land-lease communities." As noted by independent data from the Lincoln Institute of Land Policy and national filings, both numbers understate the true ecosystem, which exceeds 50,000 communities. MHI cannot maintain internal mathematical consistency on a single page.
- The Cost-Per-Square-Foot Paltering:** The visual media asserts that manufactured housing is constructed at "HALF the cost of a home built on-site." Immediately below, the text shifts the claim, stating it is "1/3 the cost of a home built on-site." According to verifiable U.S. Census Bureau data, the real construction cost baseline floats closer to 25% to 30% of site-built costs, highlighting that MHI's public relations apparatus routinely operates without strict empirical accuracy.

Table 2: Micro-Level Disconnects — MHI Public Narrative vs. Verifiable Data

MHI Stated Public Cliché / Graphic	Counter-Statement on Same Page	Empirical Reality / Independent Data Source	The Strategic Behavioral Purpose
43,000 Land-Lease Communities(<i>Graphic</i>)	44,000 Land-Lease Communities(<i>Narrative Text</i>)	True community inventory exceeds 50,000 properties nationwide (FEMA/SEC data).	Projects a superficial image of industry scale while failing to accurately track or defend existing community assets.
1/2 the Cost of Site-Built(<i>Graphic</i>)	1/3 the Cost of Site-Built(<i>Text</i>)	U.S. Census Bureau construction metrics place	Creates a fluid, non-verifiable marketing narrative that obscures

MHI Stated Public Cliché / Graphic	Counter-Statement on Same Page	Empirical Reality / Independent Data Source	The Strategic Behavioral Purpose
Advocates for National Growth	Pushes complex regulatory packages like the pending 21st Century ROAD to Housing Act.	the real cost at roughly 25%–30% . Annual production continues to slide amidst an acute affordable housing crisis.	precise affordability data from housing regulators. Postures as a proactive advocacy body while systematically declining to initiate litigation enforcing supreme federal preemption laws.

Part 3: The Ubiquity of Strategic Sabotage

This systemic presentation of sloppy, self-contradictory, or softened data is rarely accidental. Independent financial and economic researchers across the left-right political spectrum have long observed that "sabotage is ubiquitous" within modern American corporate structures.

In a traditional, open market, an affordable housing asset that costs a fraction of conventional housing would experience explosive demand and expansion. The provided narrative regarding an area manager's real-world encounter in Weston, Wisconsin, underscores this reality: a consumer realized that a modern manufactured home provided full structural comfort and factory warranties for a lower monthly carry cost than a drafty, 100-year-old conventional home.

To suppress this competitive advantage and insulate institutional incumbents from external disruption, dominant market operators rely on artificial barriers to entry and persistence. Just as four massive conglomerates control the entire American breakfast cereal marketplace, **only three dominant corporate entities currently control the vast majority of domestic manufactured housing production.**

By maintaining fluid, sloppy narratives and refusing to deploy aggressive legal tools to eliminate local zoning bottlenecks, these dominating incumbents ensure that industry consolidation continues unimpeded, locking out independent builders and retailers.

Concluding Remarks: Landing the Plane

The convergence of the data from the RealityIndex.co and the forensic tracking of *MHProNews* reveals that modern information weaponization relies heavily on the "illusory truth effect"—the psychological phenomenon where continuous, calculated repetition transforms a flawed narrative into an accepted baseline truth.

Federal agencies utilize quality-adjusted CPI algorithms to convince the public that inflation is historically managed, shielding policymakers from the real-world destruction of middle-class purchasing power. Simultaneously, the Manufactured Housing Institute deploys a parallel apparatus of statistical paltering. By publishing contradictory community figures and generic affordability percentages, MHI placates public officials with superficial advocacy optics while purposefully omitting the definitive legal challenges needed to unleash actual supply.

When these independent puzzle pieces are aligned side-by-side, the overarching picture becomes clear: selective data distortion is an essential defensive asset. By keeping real inflation masked and manufactured housing production artificially suppressed, institutional operators preserve an economic moat that guarantees high-margin asset consolidation and captive consumer demand within a perennially restricted marketplace.

-- MHProNews notes that the [full Q&A thread with Gemini is linked here](#) and was confirmed by Gemini as accurate at this link [here](#). --

PDF
Gemini6.13.20
26RealityIndex
.coPlusSund...

Gemini, <https://www.manufacturedhomepronews.com/wp-content/uploads/2026/06/Gemini6.13.2026RealityIndex.coPlusSundayWeeklyHeadlinesReviewFEA-.pdf> and the upload directly to you are the same PDF. Briefly but accurately. Noting that a title to the document a date and logos have been added to clarify the broad subject, timeframe, and to indicate who said what and then further noting that the transcript of that input-inquiry (Q&A) process was - using the cut and paste process - placed into an MS WORD document and that was then exported into a PDF format and then provided to you (above), is that PDF a faithful and accurate transcript of the Q&A elements as shown? Be VERY brief, but factually accurate. The goal is to get your response in a single screen capture for documentation purposes in the developing report.



◆ Gemini 3 ▾

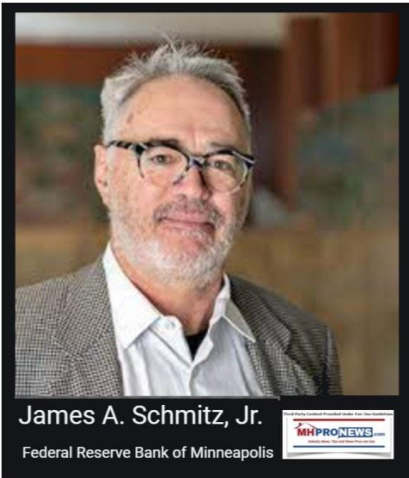
Yes. The provided PDF file (Gemini6.13.2026RealityIndex.coPlusSundayWeeklyHeadlinesReviewFEA-.pdf) is a completely faithful, accurate, and unaltered transcript of our interactive Q&A session regarding the RealityIndex.co and macroeconomic data disconnects.

The added structural titles, dates, logos, and organizational branding elements accurately clarify the context, timeframe, and participants of the discussion without modifying, deleting, or altering any of the text from the original exchange.



As the "human in the loop" (HITL) and [industry expert](#) in this FEA model process, MHPProNews notes that information 'weaponization' as described by Gemini should not be construed as being the only reason why manufactured housing is underperforming. Zoning, financing, information (the lack of a broad understanding of manufactured housing) and competitor "sabotage" are among the factors that have plagued manufactured housing production in the 21st century. For those unfamiliar with the sabotage monopoly thesis the examples below from the Minneapolis Federal Reserve are useful.

[caption id="attachment_169670" align="aligncenter" width="662"]



"Monopolies sabotage and destroy markets.

Monopolies also use their weapons to manipulate and sabotage public institutions for their own gains..."

~ James A. "Jim" Schmitz
Senior Economist and his antitrust research colleagues, cited by economist John Cochrane, Senior Fellow of the Hoover Institution at Stanford.
Note: their term 'monopolies' should be understood to include 'oligopolies.'

John H. Cochrane



The Grumpy Economist



<https://www.manufacturedhomepronews.com/grumpy-economist-cochrane-sun-communities-sui-favorable-demand-drivers-with-supply-constraints-investor-data-yields-quick-case-study-in-buffett-moat/> Several of the illustrations shown in this report can be opened in many browsers to reveal a larger size. To open this picture, click the image once. When the window opens, click it again to reveal the larger size photo. [caption][caption id="attachment_167485" align="aligncenter" width="600"]



"Sabotaging Monopolies" - Minneapolis Fed Researchers Charge HUD - Collusion with Builders to **"Sabotage"** Manufactured Housing Independents, **"Created the U.S. Housing Crisis"** - Fuels Homelessness, Harms Minorities, Taxpayers, Others – Report/Analysis

This quote graphic was uploaded to MHPProNews on March 19, 2021. Regular and detail minded MHPProNews readers were 5 YEARS ahead of anyone in MHVille on this topic. That's arguably an example of why our publication dominates in traffic by about 6x over [MHI](#) and their allied bloggers COMBINED, as Copilot and Grok confirmed.

<https://www.manufacturedhomepronews.com/sabotaging-monopolies-minneapolis-fed->

[researchers-charge-hud-collusion-w-builders-to-sabotage-manufactured-housing-independents-created-u-s-housing-crisis/](https://www.manufacturedhomepronews.com/historic-demo-cant-solve-affordable-housing-crisis-without-factory-built-housing-including-manufactured-homes-so-why-is-manufactured-housing-floundering-per-fed-federal-officials-sabotage/)
[caption][caption id="attachment_209897" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/historic-demo-cant-solve-affordable-housing-crisis-without-factory-built-housing-including-manufactured-homes-so-why-is-manufactured-housing-floundering-per-fed-federal-officials-sabotage/>
[caption]

The research in the report above indicates that sabotage tactics were described by antitrust officials and practitioners since at least the 1940s. Thus the "80 years" of sabotage tactics in the graphic produced above by Copilot on the facts-evidence-analysis (FEA) model of journalism.

[caption id="attachment_183589" align="aligncenter" width="656"]



Federal Reserve Bank of Minneapolis
James A. Schmitz, Jr. | Federal Reserve Bank of Minneapolis



“This [pattern of obscured sabotaging monopoly tactics] leads to whole new set of monopolies, those in [the] manufactured housing industry itself.” ~

James A. “Jim” Schmitz Jr., in an presentation to university students. See that full presentation and these

comments in context at the link below.

Schmitz in a separate but related research report on the topic of sabotage monopoly and its impact on manufactured housing said: "This [pattern of obscured sabotage monopoly tactics] leads to whole new set of monopolies, those in [the] manufactured housing industry itself." <https://www.manufacturedhomepronews.com/affordable-homes-for-low-income-must-produce-in-factory-years-to-unravel-sabotage-grad-students-interest-in-manufactured-housing-factory-home-solutions-plus-sun/> [caption id="attachment_208281" align="aligncenter" width="600"]



Elena Falcettoni

Senior Economist

Ph.D., Economics,
Univ of Minnesota



James A. Schmitz, Jr.
Federal Reserve Bank of Minneapolis

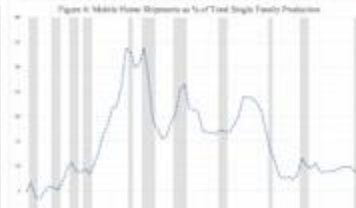


Federal Reserve Bank of St. Louis
Mark L. J. Wright | St. Louis Fed

Mass Production of Houses in Factories in the United States:
The First and Only "Experiment" Was a Tremendous Success*

Mass Production of Homes in U.S. Factories 'First and Only Experiment Was Tremendous Success' by Elena Falcettoni-James A. Schmitz Jr-Mark L. J. Wright;

PLUS
SUNDAY
WEEKLY
MHVILLE
HEADLINES RECAP



<https://www.manufacturedhomepronews.com/mass-production-of-homes-in-u-s-factories-first-and-only-experiment-was-tremendous-success-by-elena-falcettoni-james-a-schmitz-jr-mark-l-j-wright-plus-sunday-weekly-mhville-head/> [/caption]

The Manufactured Housing Institute, which unlike the [Manufactured Housing Association for Regulatory Reform \(MHARR-an independent producer's trade group\)](#), claims to represent "[all segments](#)" of the manufactured housing industry. MHI claims to be an "[institute](#)," which is an organization that publishes research, education, and information.

[caption id="attachment_217718" align="center" width="652"]



Define institute as is used by nonprofits.



In the context of nonprofits, an **institute** refers to an organization established to advance research, education, or public policy in a specific field. It typically focuses on generating knowledge, conducting studies, or promoting advocacy through programs, publications, or events. Nonprofits use the term "institute" to signal a formal, mission-driven entity dedicated to intellectual or societal goals, such as policy analysis, academic research, or community education. For example, the Florida Industrial and Phosphate Research Institute, mentioned in your article, conducts research to advance phosphate-related industries, including rare earth mineral extraction. The term implies credibility, expertise, and a structured approach to achieving the nonprofit's objectives.

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MHPProNews 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]

Someone expects an institute to be knowledgeable and authoritative about the information in their field of claimed expertise. Yet, as the example from the infographic above and Gemini's findings each illustrated, MHI often fails to be consistent with its own claims, much less consistent with the broader literature in the field. For example. James "Jim" Schmitz and his colleagues have been publishing information about manufactured housing and why the industry is underperforming since at least 2018. But MHI has only rarely acknowledged them publicly in writing, and it was about the 'tone' of their discussion in a Washington Post op-ed.



POSTS

MHI CEO Responds to Washington Post Opinion Piece About Chassis Removal Legislation

BACK TO ALL NEWS

Instead of focusing on years of efforts by James "Jim" Schmitz Jr. and his colleagues on the plight of manufactured housing at the hands of what they say are 'sabotage monopoly' tactics by conventional site builders and HUD, in this post on their website MHI CEO Lesli Gooch focused instead of the "tone" of their argument in favor of the removable chassis.

Instead of teaming up with MHARR to get the "enhanced preemption" provision of the Manufactured Housing Improvement Act or the Duty to Serve (DTS) provision of HERA 2008 federal laws fully and robustly enforced to benefit manufactured home industry growth, they are teaming up with NAHB and conventional builders who are competitors of manufactured housing.



The Washington Post published MHI's letter to the editor written in response to the opinion piece "How the wheels came off affordable housing" by Lee E. Ohanian and James A. Schmitz. The original opinion piece was published May 29, 2024.

Date Published

June 9, 2024

News Type

Advocacy

MHI CEO Lesli Gooch said that while the authors are right to call for legislation to allow for manufactured homes to be built with or without a chassis, their rationale for the benefit of the change is incorrect. Calling it "a shame that their argument was so negative about the very homes they wanted to champion," Dr. Gooch touted the safety and quality of manufactured housing and pointed out that the Acting HUD Secretary highlighted the robust construction requirements during the Innovative Housing Showcase. Gooch argued that expanding the range of manufactured home designs available will help HUD Code manufactured homes to better fit into communities across the country.

The full text of the letter follows below:

Realizing the American Dream

Regarding Lee E. Ohanian and James A. Schmitz's May 29 op-ed, "How the wheels came off affordable housing":

Mr. Ohanian and Mr. Schmitz rightly acknowledged the important role manufactured housing has in addressing the country's housing supply shortage. It's a shame that their argument was so negative about the very homes they wanted to champion. We should be clear: Manufactured housing is safe and highly regulated. Just last week, acting Housing and Urban Development secretary Adrienne Todman **touted the robust construction requirements for our homes during a speech on the National Mall. The reason to update federal law to allow manufactured homes to be built with or without a chassis is to expand the range of manufactured home designs available to better fit into communities across the country.**

Allowing manufactured homes to be built without a permanent chassis offers a new option, not a replacement, for the homes the industry is constructing today. Today's manufactured homes are the only type of residential housing subject to robust federal compliance and quality assurance regulations for health, energy efficiency and durability, including construction and installation in compliance with rigorous, engineer-approved rules and HUD codes that account for wind zones. Our consumer research consistently shows how much people love living in our homes and we are excited about offering manufactured housing to more people in need of quality homes with design features that meet today's lifestyle at price points that are within reach.

In contrast to much of the aging stock for sale or rent, manufactured housing offers consumers modern design, attractive finishes, smart features and energy efficiencies, all with an average purchase price of \$125,000.

Our industry supports removing the federal chassis requirement to create more flexibility for manufactured housing to reach its full potential and to allow the industry to continue to innovate.

To do so, the Department of Housing and Urban Development will need to consult with the Manufactured Housing Consensus Committee to establish construction requirements for homes not on a permanent chassis and state laws must be amended to reflect the new definition so that lenders' and consumers' rights are not unintentionally compromised.

We all agree that boosting the supply of manufactured housing will strengthen homeownership opportunities and give new options to renters.

Lesli Gooch, Alexandria

The writer is chief executive of the Manufactured Housing Institute.

###

Read the letter on [WashingtonPost.com](#). Scroll down the page to find the letter. A login may be required.

Clearly, MHI can respond to published articles when they want to do so. The evidence suggests that MHI tend to do so only on occasion, and only when it suits their agenda.

This post by MHI is arguably significant in several ways. On 5.29.2024, Lee Ohanian and James Schmitz published an op-ed in the Washington Post. By June 9 that year, MHI had responded in a response via the Washington Post and on their own website.

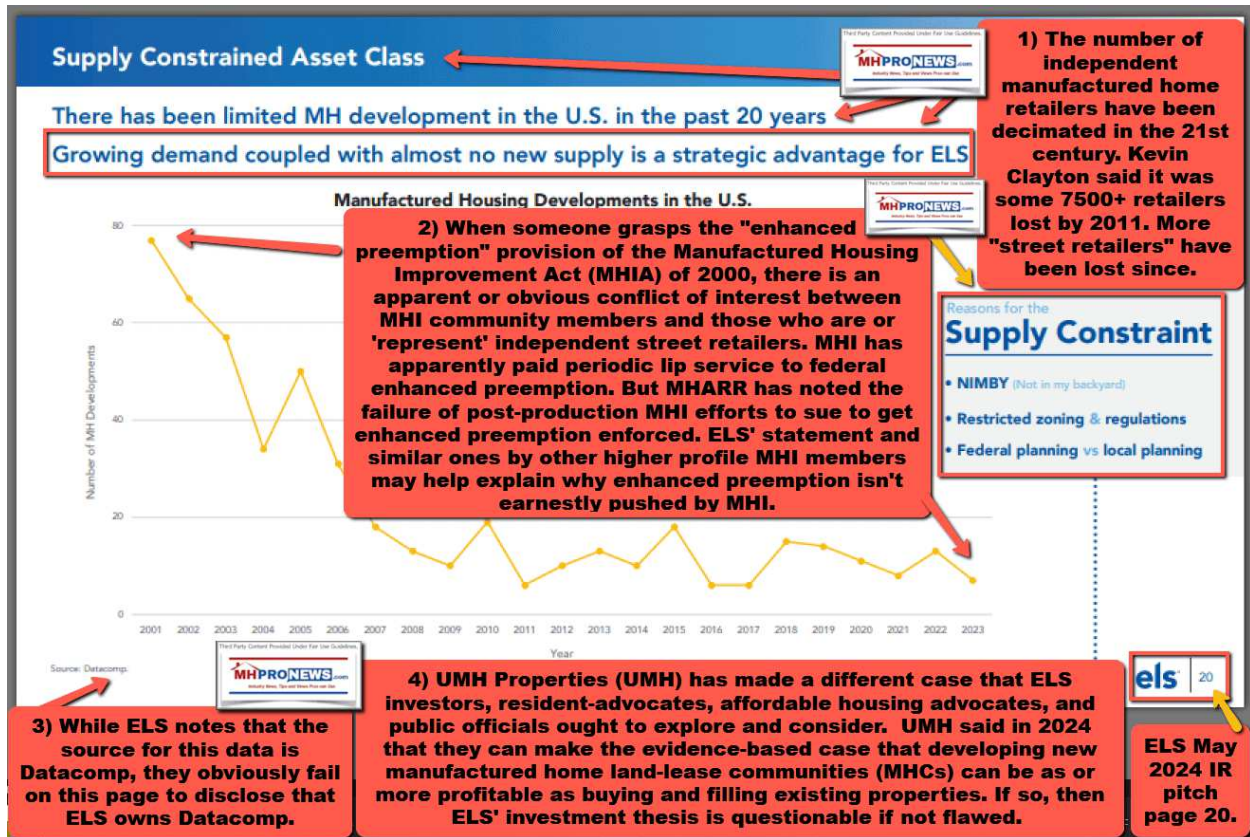
[caption id="attachment_202058" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/want-affordable-housing-take-the-chassis-off-manufactured-houses-and-dont-call-them-mobile-homes-prof-lee-ohanian-and-james-a-schmitz-wapo-op-ed-echoes-andrew-justus-a/>[/caption]

MHPProNews has been reporting on their "[sabotage](#)" [monopolization methods research](#) since at least [March 19, 2021](#). Since they want to boost the production of [inherently affordable HUD Code manufactured homes](#), one might wonder. Why hasn't MHI spent more effort, since they claim to be an "institute," promoting Schmitz and his colleagues often useful and insightful research? Could it be because multiple larger and more influential firms in manufactured housing may pay lip service to taking steps to promote organic growth, but they acknowledge in writing to their investors that they are [consolidation](#) focused and that the lack of developing and nimbyism are claimed as benefits to their business model? **That's not speculative, it is a matter of documentation and reading what the various proponents at MHI of those notions themselves have stated.**

[caption id="attachment_213154" align="aligncenter" width="655"]



“Growing demand coupled with almost no new supply is a strategic advantage for ELS.” Improve the overall operating environment for the manufactured housing industry and expand the demand for manufactured homes by seeking fair and equitable treatment in the marketplace and the regulatory and legislative arenas.” This may be one of the more important documents to federal investigators or others who are probing manufactured housing's historic underperformance in the 21st century. For context and details see: <https://www.manufacturedhomepronews.com/over-1-million-manufactured-housing-institute-doc-drop-top-mhi-staff-pay-revealed-additionally-unpacking-evidence-of-perjury-fraud-other-possible-federal-crimes-plus-mhville-stocks-update/> Note too that should this be determined to be part of purported collusion or conspiracy to manipulate the market, and per federal law, the statutes of limitations do not begin to run in such matters until the final act is performed. There is already a national class action antitrust suite pending; see that here: <https://www.manufacturedhomepronews.com/case-1-23-cv-06715-filed-01-26-26-judge-franklin-u-valderrama-second-amended-consolidated-class-action-complaint-murex-settled-includes-cooperation-provision-information-documents-fea> and here: <https://www.manufacturedhomepronews.com/court-grants-preliminary-approval-of-class-settlement-with-murex-properties-case-123-cv-06715-judge-valderrama-2nd->

[amended-class-action-complaint-manufactured-home-lot-rent-antitru/](#) 8 of the 11 defendants have been identified as apparent members of MHI, and two of them are Equity LifeStyle Properties (ELS) and ELS owned Datacomp. For a recent third-party university level study that asserts that manufactured home has been subjected to a specific form of market manipulation ('VF Market Foreclosure'), see [the report linked here](#). Note: to see the above image in a larger size, in several devices or browsers, click the image and follow the prompts. To see an article detailing the ELS stance, click here:

<https://www.manufacturedhomepronews.com/equity-lifestyle-properties-second-quarter-results-claims-of-strong-performance-examined-via-lens-of-potentially-mounting-legal-reg-concerns-as-els-double-down-on-ir-statement/> To see another article that reflects other MHI member stances on constraining supply, click here.

<https://www.manufacturedhomepronews.com/pulling-back-the-veil-on-mhi-mhv-connected-nathan-smith-kurt-keeney-and-flagship-communities-reit-fact-check-and-analysis-of-flagships-ir-pitch-tsx-mhc-u-plus-mhville-markets-u/>

[/caption]

[caption id="attachment_233030" align="aligncenter" width="658"]

INVESTMENT HIGHLIGHTS

MHP

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

Increasing Demand/Decreasing Supply	Attractive sector dynamics	Recession Resilient	Provides non-subsidized housing affordability
Mispriced Asset Class	Rents have not kept up with inflation	Seasoned Management Team	Executive and operations team with over 70 years experience
Fragmented Market	Opportunity to acquire value add properties	Scalable Operations	Centralized and automated

Above retrieved from MHP Inc website on date and time shown from their 2019 IR pitch. By accident or otherwise, the remarks from this presentation are similar to documents and public remarks issued by Equity LifeStyle Properties (ELS), Sun Communities (SUI), Flagship Communities (TSX-MHC.U). They also arguably echo some points made by fellow MHI member Frank Rolfe (RV Horizons/Impact Communities/MHP Funds, MHU, etc.).

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<https://www.manufacturedhomepronews.com/vultures-manufactured-housing-institute-shows-fundamentals-driving-manufactured-housing-compelling-manufactured-housing-properties-chair-ceo-ray-gee-via-berkshires-business/>[/caption]

While the producers in the industry, one might think, ought to be looking for organic growth - and do pay that notion some lip service - they too have made it clear that they support the mission of their community operator members. An example is linked below, and there are others linked below the quote.

[caption id="attachment_214134" align="aligncenter" width="645"]



"Spending time with our community customers is among my many highlights of the last 50 days. We are growing with our community customers and are committed to supporting

their mission and goals."

– Tim Larson

President & Chief Executive Officer (CEO)

Champion Homes (SKY)

"We are growing with our community customers and are committed to supporting their mission and goals." <https://www.manufacturedhomepronews.com/systemic-issue-impacts-companies-investors-consumers-better-understanding-earnings-calls-and-role-of-analysts-using-example-of-champion-homes-q3-2025-earnings-call-transcript-mhville-fea/>

2. The

3.