

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

## **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.**

What if someone peeled away the myths and misconceptions behind the troubling but true history of the evolution from [trailer houses to mobile homes to manufactured homes](#)?

What is behind the curtain? [June is national homeownership month](#). The [National Association of Home Builders \(NAHB\)](#) says that some [74.9 percent of Americans can't afford a new conventional 'site built' house](#). There is clearly a need for the good news that [construction costs could be cut in half](#) without losing [quality, durability, energy savings, all while research documents that manufactured home appreciation](#) is at a rate pace – and sometimes surpasses – that of conventional site-built housing. Since early in the 21st century to now, a range of studies and sources have made it clear that the common myths about older trailer houses and mobile homes no longer apply to modern manufactured homes. Just as the telephone has evolved, so has manufactured housing.

[caption id="attachment\_228603" align="center" width="653"]

**MH** vs. **Conv**  
**\$74 PSF\*** vs. **\$144 PSF\***

**OFFICIAL U.S. CENSUS COST & BUREAU SIZE**  
COMPARISONS OF NEW MANUFACTURED HOMES TO NEW SINGLE-FAMILY  
SITE-BUILT HOMES ·  
2022 Data

**"MOST MEN APPEAR NEVER TO HAVE CONSIDERED WHAT A HOUSE IS, AND ARE ACTUALLY THOUGH NEEDLESSLY POOR ALL THEIR LIVES BECAUSE THEY THINK THAT THEY MUST HAVE SUCH A ONE AS THEIR NEIGHBORS HAVE."**

— Henry David Thoreau

**NOTE: ALL OF THE HOMES ABOVE ARE MODERN, 21ST CENTURY, HUD CODE MANUFACTURED HOMES. NONE ARE 'MOBILE HOMES.'**

**MHPRONews.com**  
Industry News, Tips and Views Pros can Use.

All of the homes in this photo collage are HUD Code manufactured homes. Several HUD Code builders, MHI and MHARR members, are represented. [/caption]

# 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 Als



## 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





# What's Behind the Curtain?

A Facts-Evidence-Analysis (FEA) of Modern Manufacture Housing Compared to Conventional "Site Built" Housing:



Paraphrase of Thomas Sowell, Ph.D.: Subsidies amplify demand, driving costs up. Supply must expand.

Expanding the supply of inherently affordable manufactured housing is the **ONLY** sustainable market cure.

Without more manufactured homes, tens of millions are priced out of ever owning.  
Without more manufactured homes, more people will end up homeless.

## Production Center Built vs. Conventional Site Built Housing Snapshot



## Multiple Layers of Quality Control (Manufactured Homes)

- ✓ Mandatory third-Party inspections
- ✓ Internal Quality Controls
- ✓ Inspections of installation
- ✓ Internal Quality Controls
- ✓ Inspections of installation
- ✓ Warranties & Dispute Resolution



Manufactured home builders have a financial and customer satisfaction incentives to provide homes ready to go. It is less costly to make adjustments at the plant than on a home site.



Build Outdoors in Your Driveway?



Or Built Indoors on Assembly Line?

Which Makes More Sense?



# Manufactured Housing Industry Snapshot 2026

Affordable • Proven • Underutilized  
Solution to America's Housing Crisis



Data from TMHA & verified industry sources | June 2026 | Designed as factual snapshot



**~22 Million**

Americans live in HUD Code or pre-HUD mobile homes  
Urban Institute, Congressional Research, Shelterforce



**Production 1995-2000:**  
338,924 units/year avg



**Production 2001-2025:**  
93,326 units/year avg  
MHARR, IBTS, HUD



**~50,000**

Land-Lease Manufactured Home Communities  
Lincoln Institute / FEMA, ELS SEC filings



**Manufactured homes appreciate at similar or faster rates than site-built**  
NAR, FHFA, LendingTree

## Barriers

Zoning & placement restrictions

Limited competitive financing

Regulatory uncertainty  
(e.g. DOE energy rule)

Source: MHARR, MHI

## Solutions

Enforce MHIA 2000 preemption

Enforce Duty to Serve (DTS)

Restore FHA Title I  
HUD as sole regulator

Source: MHARR, MHI, federal law



Why is manufactured housing underperforming during an affordable housing crisis? There are many contributing factors. Among them, the [self-identified corporate consolidators](#) of the manufactured housing industry have *documented their own preference for limiting production and development*. While that is not true of all Manufactured Housing Institute (MHI) members, it is apparently true of several of them. The articles that follow provide documentation and details that are third-party fact checked.

[caption id="attachment\_232662" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/ameregcorp-claytonization-consolidation-same-day-mhi-called-out-for-years-of-failure-on-june-as-national-homeownership-month-mhi-posted-laughable-response-sunday-weekly-mhville-recap-fea/>[/caption]

[caption id="attachment\_233057" align="aligncenter" width="600"]



The graphic features a light blue manufactured home on the left and a bald eagle with a small figure on its back on the right. Below these images is a dark red banner with the MHP logo, the text "Manufactured Housing Properties Inc. Investor Presentation", and a small MHPRONEWS logo. Three yellow text boxes are overlaid on the banner.

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

**MHPRONEWS**  
Manufactured Home, Open and More Plus.com Site

**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]

[caption id="attachment\_232910" align="aligncenter" width="600"]



The graphic features a woman on the left, a map of Virginia, and a manufactured home behind a fence with "ZONING REJECTED!" and "NO MH ACCESS" signs. The Virginia State Capitol is in the background. Logos for MHARR, MHPRONEWS, and Copilot are on the right.

**"VA Zoning Laws Sometimes Treated Manufactured Homes as  
Less Than—Blocked From Neighborhoods  
Traditional Site-Built Homes Welcome" —  
Gov. Spanberger. But MHARR Paints  
Different Picture — FEA**

**MHARR**  
Manufactured Housing Association for Regulatory Reform  
Preserving the American Dream of Home  
Ownership Through Regulatory Reform

**MHPRONEWS**  
Manufactured Home, Open and More Plus.com Site

**Copilot**

<https://www.manufacturedhomepronews.com/va-zoning-laws-sometimes-treated-manufactured-homes-as-less-than-blocked-from-neighborhoods-traditional-site-built-homes-welcome-gov-spanberger-but-mharr-paints-different-picture/>[/caption]

[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\_232823" align="aligncenter" width="600"]

## We Told You So!

### Doesn't Repeal EISA Section 413. Pablum for Uninformed!

**ROAD ACT**  
**EISA Section 413 Stays!**

**MHI** MACHIAVELLIAN HOUSING INSTITUTE  
THE NATIONAL ASSOCIATION SERVING CONSCIENTIOUS OF THE MANUFACTURED HOUSING INDUSTRY

**MHARR** Manufactured Housing Association for Regulatory Reform  
Preserving the American Dream of Home Ownership Through Regulatory Reform

**MHARR on Bill and Manufactured Housing Institute (MHI) Support for DOE Portion of Housing for the 21<sup>st</sup> Century Act - FEA**

Copilot

**MH PRO NEWS** .com

<https://www.manufacturedhomepronews.com/we-told-you-so-doesnt-repeal-eisa-section-413-pablum-for-uninformed-mharr-on-bill-and-manufactured-housing-institute-mhi-support-for-doe-portion-of-housing-for-the-21st-century-act-fea/>

id="attachment\_232580" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/wsj-rip-bipartisan-housing-fiasco-saying-new-house-bill-will-raise-costs-give-more-power-to-regulators-fools-gold-fea-mashup-will-mhi-promote-manufactured/>[/caption][caption id="attachment\_232533" align="aligncenter" width="653"]

# 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 President and CEO  
SKYLINE CHAMPION

**Mark Yost**

CHAMPION HOMES

**Tim Larson**

<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]

[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

**MHI**  
Manufactured Housing Institute  
We Are the Industry Voice

**21<sup>st</sup> CENTURY ROAD TO HOUSING ACT**  
SENATE BANKING COMMITTEE:  
DOES NOT PREEMPT LOCAL OR STATE ZONING

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

**AFFORDABLE HOUSING CRISIS**

**MANUFACTURED HOME SHIPMENTS – STAGNANT FOR YEARS**  
Manufactured Home Shipments by Year

**PUBLIC STATEMENTS**  
Growth Solutions Commitment

**MEASURABLE OUTCOMES**  
Stagnation Underperformance Crisis

**CONSOLIDATION BENEFITS**  
**ELS** "Spending demand resulted with almost no new supply is a substantial advantage" for ELS"  
**SUN** "Competing supply demand fundamentals... virtually no new supply."  
**Frank Rolle** "Never develop a new community."  
"100% agreement to solve."

**WE NEED AFFORDABLE HOMES!**

**ACCOUNTABILITY TRANSPARENCY RESULTS!**

**MHP NEWS**

**ChatGPT**

DISCLAIMER: IMAGE OF BILL BOOR GENERATED BY AI

<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/>[/caption]