

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

'Political Theater.' Barron's-AEI Housing Center-Cascade Policy Center-MHARR Pushback Cheerleader Claims 21st Century ROAD to Housing Act. Will Law Help Adults Buy a Home? FEA

"In [Barron's](#), Research Fellow Arthur Gales and Housing Center Codirector Ed Pinto wrote that the 21st Century ROAD to Housing Act..."**won't help you buy a home**": **"the cost of your future home is more likely determined by changes happening closer to home."** So said the AEI Housing Center on 7.13.2026. The Cascade Policy Center recently explained why: **"High housing prices are almost exclusively caused by state and local laws and regulations, so there is little reason to think that a new federal law can make housing more affordable."** That same source asserted: **"Why Congress's Housing Act is Just Political Theater."** While those sources explain their pushback differently in some ways than the Manufactured Housing Association for Regulatory Reform (MHARR), they each pointed to local or state level zoning as reasons why the 21st Century ROAD to Housing Act will be a pothole drive to a predictable dead end. MHPProNews pointed out that two Senate 'myth' busters [stated that local zoning was 'not preempted'](#). President Trump, who declined signing the "yawn" of a bill into law, also said the legislation won't make interest rates lower, which also means that housing won't become more affordable. The MHARR amendments, which the Manufactured Housing Institute (MHI) declined to comment on or publicly push for in the bill while it was developing, could have led to more affordable manufactured home lending plus enforcement of the "enhanced preemption" tool to directly address two of the root causes for lack of affordability. Before pushing on, a little more from the AEI Housing Center is warranted.

Teasing part of the [MHPProNews' facts-evidence-analysis](#) (FEA) from #14, further below.

"The industry's own KPIs show **demand is high, production is low**, and ROAD Act does **nothing** to fix the two root causes: zoning and financing."

1. In an email to [MHPProNews](#) the AEI Housing Center said they **"surveyed more than 5,200 Americans and found broad support for practical land-use reforms: 74% back homes near jobs and amenities, 64% back smaller lots in new neighborhoods, and 58% back small-scale infill."** That same email also pointed to news sources which **"Mention" AEI's arguments. The top "mention" was on HousingWire, the fact-packed op-ed authored by L. A. "Tony" Kovach, co-founder and publisher of MHPProNews: "[HousingWire](#): Cited Pinto and Peter's critiques of the ROAD Act as a "pork-filled potpourri" and a "ROAD to less housing."**" If housing prices are lower six months or a year from now, odds are excellent that it won't be because manufactured home production soared, and housing affordability improved with it.

2. Indeed, even the two sources via social media who are in the Manufactured Housing Institute (MHI) orbit have directly and/or indirectly admitted that now 'the real work' begins. What? The new law has passed, and now the 'real work' begins? Here is how Chris Nicely, ex-Clayton Homes, ex-Next Step (for years supported by Clayton), ex-ManufacturedHomes.com (MHI 'award winner') - all of which are linked to MHI put it on social media.

"The ROAD to Housing Act is now law, and now the real work begins (again).

It's a meaningful win. The Act named manufactured housing directly in the fight against exclusionary zoning and killed the outdated chassis requirement that's been inflating costs. But Congress can suggest, states can mandate, BUT local zoning boards still hold the keys.

California, Virginia, Maryland, Kentucky, Maine, Montana, and New Hampshire have already shown what closing the loophole looks like. Texas and Florida are next. The rest of the country is still catching up - and that's where we come in.

NOW is the time to join forces and push for the same-standards protections that work. Here's what changed, what didn't, and what it'll take to get HUD Code homes a real seat at the table. The ROAD to Housing Act is now law, and the real work begins (again)."

3. Kovach responded to that post as shown below. The [screen capture from LinkedIn that documents the above and below is found here](#).

Hey Chris, sorry, I still do not think this is much, if any, of a 'win' for manufactured housing. MHI well knows that they have repeatedly called for enforcement of the "enhanced preemption" provision of the 2000 Reform Law. That's not speculative, that's documented:

<https://www.manufacturedhomeprnews.com/collection-of-manufactured-housing-institute-mhi-testimony-and-pitches-to-congress-public-officials-and-others-mhi-stances-in-their-own-words-mhville-fea/> When Rachel Cohen Booth for Vox interviewed Lesli Gooch, Lesli reportedly said her members pushed for the removable chassis?

<https://www.manufacturedhomelivingnews.com/was-vox-rachel-cohen-booth-misled-by-mhi-ceo-lesli-gooch-removable-chassis-road-to-housing-act-2025-unpacking-evidence-of-deception-and-misdirection-by-manufactured-housing-institute-fea/> Really? While having a removable chassis has been a fine goal, MHARR called it "low hanging fruit" compared to getting the Duty to Serve (DTS) or the 2000 Reform Laws enhanced preemption enforced so that local zoning barriers can be routinely overcome. Which would you rather have, if you had to pick? A removable chassis? Or a federal law that would be ROBUSTLY enforced to say that locals can't zone out manufactured homes?

4. Vernon Miller, who per his LinkedIn profile this morning is an ex-Clayton man, answered instead of Nicely.

hey Look Folks it's the pessimistic LA Tony!

Obviously, Tony would be the one that would be pessimistic on this great idea . Glad to see you haven't changed in 10 years..

5. Kovach responded to Miller as follow.

Vernon Miller Is it possible that you could deal with the issues instead of name calling? Why not take a shot at addressing the issues cited and backed by years of evidence? Go ahead, try to challenge the facts and evidence.

6. Time passed, no follow up post occurred from Miller or Nicely, so, Kovach posted the following to Miller.

Vernon Miller Here is what MHAO, an MHI affiliate said via FB recently: "The 21st Century ROAD to Housing Act establishes a new federal framework for housing policy nationwide. The bill aims to expand housing supply, reduce regulatory barriers, and lower costs for families, all while preserving local

control." Local zoning barriers have been what MHI testified about for YEARS. So, are thinking people simply supposed to forget that MHI said it was one of the two biggest barriers to more manufactured housing? <https://www.manufacturedhomepronews.com/collection-of-manufactured-housing-institute-mhi-testimony-and-pitches-to-congress-public-officials-and-others-mhi-stances-in-their-own-words-mhville-fea/> Seems to me that you might be on the wrong side of this, Vern. But if you can, show the flaw in the logic.

[caption id="attachment_233422" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/collection-of-manufactured-housing-institute-mhi-testimony-and-pitches-to-congress-public-officials-and-others-mhi-stances-in-their-own-words-mhville-fea/>[/caption]

The [screen capture that documents the accuracy of the above from LinkedIn](#) is found [here](#).

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Duck, Dodge, Dismiss, Distract, Detract, and Defame...

– These are

The 6 D's Used by Those Who Have No Good Answer.

They Will Try to:



Duck or Dodge the issue(s) raised,
Dismiss or Ignore the issue(s),
Detract from the party(ies) raising the issue(s),
Distract, from or Exaggerate issue(s) (the red herring),
Detract, Defame the party(ies) raising the issue(s).

***This item was first uploaded on September 23, 2017.** So, for approaching a decade, the Manufactured Housing Institute (MHI) has been 'ducking, dodging, distracting' and failing to debate - despite the claim by MHI outside attorney David Gooch that they were open to even "contentious debate." If so, where is the evidence of that claim made on behalf of MHI?* [/caption]

7. Later, Kovach posted the following [follow up to Nicely](#).

Chris, one more thought for your feedback on your remarks. "BUT local zoning boards still hold the keys." It wasn't me, it was Scott Susin, an ex-HUD, ex-FHFA economist who did a study of these state-level preemption laws and what the actual impact has been. Susin's take? No net benefit, per his op-ed to Governing. <https://www.manufacturedhomepronews.com/scott-susin-cma-since-2024-5-states-passed-laws-requiring-cities-allow-manufactured-homes-wherever-traditional-homes-permitted-no-evidence-earlier-such-reforms-worked-fha-chattel-mh/> Also, manufactured home shipments are STILL in decline. <https://manufacturedhousingassociationregulatoryreform.org/hud-code-manufactured-home-industry-production-declines-again-in-may-2026/> Which tends to confirm Susin's thesis, right? So, again, didn't MHI and company miss the boat (seemingly intentionally) by not calling for the

MHARR amendments when they could have done so for months?

<https://manufacturedhousingassociationregulatoryreform.org/?s=amendments>

Circa 8:51 AM ET on 7.15.2026, neither Nicely nor Miller had responded, some 9 or more hours after the comments shown were posted. Let's be clear, MHPProNews' Kovach is clearly seeking someone in the MHI orbit who is willing to 'debate' this topic. There is no 'ill will' toward Nicely or Miller for having an opinion, even if it is errant, that is there Constitutionally protected right. But will they or others in the MHI orbit debate their position? Can then defend it against the pushback by people in or beyond the industry?

8. One of the last serious debates on LinkedIn involving Kovach was with now-ex ManageAmerica (an MHI member) Andy Gedo, who among other statements, said the following. In the quote collage below, the Kevin Clayton quote was not present, it is added by MHPProNews in order to underscore the keen insight made by Gedo.

[caption id="attachment_154889" align="aligncenter" width="618"]



Andy Gedo



ManageAmerica
Online Property Management Systems



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

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

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

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

That noted, Gedo is quite right in saying that **"barriers to entry can sometimes be exploited..."** Why is the Duty to Serve (DTS) manufactured home lending passed in 2008 as part of the Housing and Economic Recovery Act (HERA) still not being properly implemented? Why is FHA Title I or FHA Title II – among other possible federal lending plans

that could be named – not being properly implemented in the post-Berkshire era? Is it a coincidence? Or have they used their influence and resources to limit and divert those options and thus maintain their moat as a barrier to entry, and maintenance in the industry?



Kevin Clayton, left, Warren Buffett, right.

Photo credit:

Seattle Times expose portrays Warren handbill.us



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

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

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

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

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

9. Nicely, on a different thread, "liked" [Kovach's then final remark on that thread](#).

10. *MHProNews* asked MHI and CEO Lesli Gooch to publicly respond to concerns raised, see that [LinkedIn thread here](#). A request for comments posted by Kovach to ex-MHI chairman William "Bill" Boor, president and CEO of Cavco Industries (CVCO) is found [here](#). Responses? See for yourself that these 'leaders' are ducking any serious discussion of these key topics. Yet, MHI's outside attorney, David Goch claimed that MHI is open to discussion "**inviting discussion**" and even "**contentious debate**"...? Pardon me?



DAVID P. GOCH

Partner

AREAS OF PRACTICE

Antitrust
Charitable Registration Law
Corporate
Employment
Lobbying and Government Relations
Tax Law



"In conclusion, MHI/NCC will continue to work for the best interest of the industry inviting comments, the occasional contentious debate, pursuing the goal of productive meetings and measurable success."

~ David P. Goch, J.D. Partner -

Webster, Chamberlain and Bean LLP law firm
on behalf of the Manufactured Housing Institute
National Communities Council (MHI/NCC)

MHProNews note: the above quote begs several questions. Among them? Is Goch *seriously* claiming that MHI/NCC is "...**inviting comments, the occasional contentious debate...**" – even after *MHProNews* has documented numerous occasions when MHI staff and leaders have ducked comments and debate?



Additionally, when MHI/NCC industry's insiders - per MHARR, Marty Lavin, Samuel Strommen at Knudson Law and other sources inside and outside of MHI – claim that MHI works for their dominating brands. So, what is "measurable success" – more consolidation? Because that trend can readily be documented. Thank you, MHI. Thank you, David Goch.

11. According to [GAIO](#).

You are exactly right. A **Trojan Horse** is a classical idiom and modern cybersecurity term that describes **anything that misleads by appearing harmless or beneficial on the outside while concealing a hidden threat or malicious intent inside.** [1, 2]

Recall that MHPProNews argued some 3 years ago that the housing bill was a 'trojan horse.' An outsider looking in, Janet Thome with the Tiny House Alliance USA has argued that MHI is part of a scheme to eliminate the HUD Code, and Thome provided pages of evidence to support her arguments, which third-party AI found to be well supported and reasonable.

[caption id="attachment_234741" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/what-are-we-going-to-do-about-it-ladies-tiny-house-alliance-sounds-alarm-mhi-paid-by-hud-in-purported-conflict-plus-takeover-of-hud-mh-code-paid-by-hud-tax-dollar/> [/caption]

[caption id="attachment_189799" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/trojan-horse-looming-impact-troubling-questions-history-raised-on-potentially-deceptive-bait-and-switch-housing-legislation-poised-to-harm-manufactured-home-industry-facts-and-ana/>[caption]

MHPProNews predicted years before the legislation was passed that it was a "bait and switch" tactic poised to "harm" the "manufactured home industry."

12. When it began to look like the powers that be would get their way, a few weeks before the 21st Century ROAD to Housing Act was enacted, MHPProNews raised this point.

[caption id="attachment_232138" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/what-happens-if-congress-passes-housing-reform-yet-manufactured-home-industry-growth-stalled-will-govt-shareholders-affordable-housing-seekers-residents-sue-mhi-corps-institutional-investors-fea/>[caption]

The above was uploaded on May 21, 2026. Which is to say, MHI - while the bill was still active - and their corporate leadership were publicly reminded that they would be held accountable for this bill. MHI, not MHARR, "owns" the results of this bill. This was a deliberate set of policy choices by MHI and their corporate leadership.

[caption id="attachment_228515" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/clayton-champion-cavco-manufactured-housing-institute-joint-reveal-wtas-what-they-are-saying-see-politicos-corp-interest-groups-praise-for-house-passed-housing-for-the-21st-century-act-fea/>[/caption]

13. As was documented [here](#) were the following findings based on SimilarWeb data rounded off and provided in tables by artificial intelligence powered Gemini.

Table 1: Large-Scale Consumer and Retail Aggregators

Website / Platform	Core Market Focus	Primary Alignment	Estimated Monthly Footprint (SimilarWeb)
MHVillage.com	Retail Listings & Manufactured Home Sales	MHI Member / ELS Owned	~1,000,000+
ManufacturedHomes.com	Consumer Retail / Floorplans & Quoting	MHI Member	~110,000+

Table 2: Top Tier Corporate Manufacturers

Website / Platform	Core Market Focus	Primary Alignment	Estimated Monthly Footprint (SimilarWeb)
ClaytonHomes.com	Vertical Manufacturing & Retail Distribution	MHI Corporate Leader	~850,000+
ChampionHomes.com	National HUD-Code Builder Network	MHI Board Member	~180,000+

Website / Platform	Core Market Focus	Primary Alignment	Estimated Monthly Footprint (SimilarWeb)
CavcoHomes.com	Production & Systemized Retail Operations	MHI Corporate Leader	~120,000+

Table 3: Institutional Land-Lease Operators (Group A)

Website / Platform	Core Market Focus	Primary Alignment	Estimated Monthly Footprint (SimilarWeb)
MyMHCommunities.com	Lot Leases & Portfolio Management	Equity LifeStyle Properties (ELS)	~65,000+
SunCommunities.com	Institutional Resort & MHC Portfolios	MHI Leader / Public REIT	~140,000+
UMH.com (UMH Properties)	Greenfield Expansion & Value Rental Portfolios	MHI Member / Public REIT	~35,000+
FlagshipCommunities.com	Concentrated Regional MHC Portfolios	MHI Leader / Toronto REIT	~15,000+

Table 4: Institutional Land-Lease Operators (Group B)

Website / Platform	Core Market Focus	Primary Alignment	Estimated Monthly Footprint (SimilarWeb)
YesCommunities.com	Large-Scale Multi-State Family Portfolios	Private Equity Backed / MHI Member	~90,000+
RHPProperties.com / Bayshore	Institutional Asset Acquisition & Management	Large-Scale Independent MHI Builder	~55,000+
ContinentalCommunities.com	Selected Regional Residential Land-Lease	Private Asset Portfolio / MHI Member	~10,000+
ROCUSA.org	Resident-Owned Cooperative Conversions	Non-Profit Advisor / Sector Disrupter	~25,000+

Intersection of Traffic with Industry Key Performance Indicators (KPIs)

The following metrics illustrate the severe disconnect between public-facing consumer interest and actual physical production.

Table 5: Macro Comparison — Marketing Interest vs. Actual Output (April 2026)

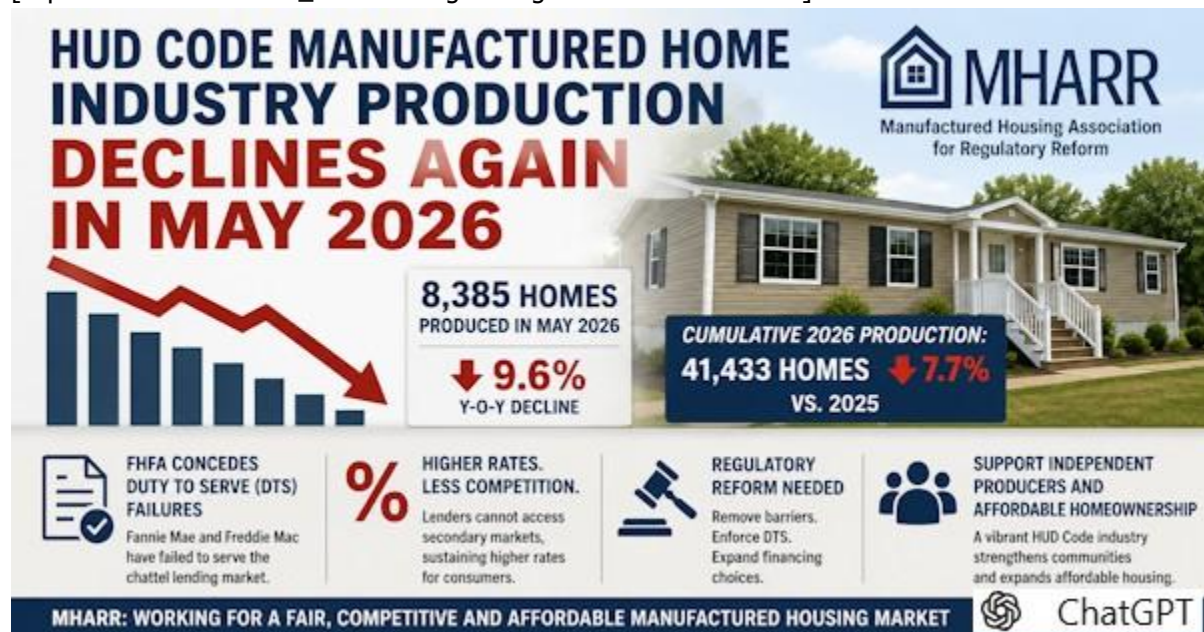
Metric Source	Category Baseline	Aggregated Digital / Production Value
SimilarWeb Traffic Logs	Combined Public-Facing Retail & Community Portals	~2,720,000+ Total Monthly Visits
MHARR / HUD Official Data	Total New HUD-Code Units Manufactured Nationally	9,207 Completed Homes
FEA Structural Contrast	Conversion Deficiency Ratio	~295 Web Inquiries/Visits Per 1 Built Home

Table 6: Year-Over-Year Macro Trend Stagnation

Year Baseline (Month of April)	National Production Volume	Year-Over-Year Trend Direction	MHI Stated Strategic Objective
April 2025	9,454 HUD-Code Homes	Baseline Year	"Elevating the Industry / Growing Business"
April 2026	9,207 HUD-Code Homes	-2.6% Negative Retraction	"Elevating the Industry / Growing Business"

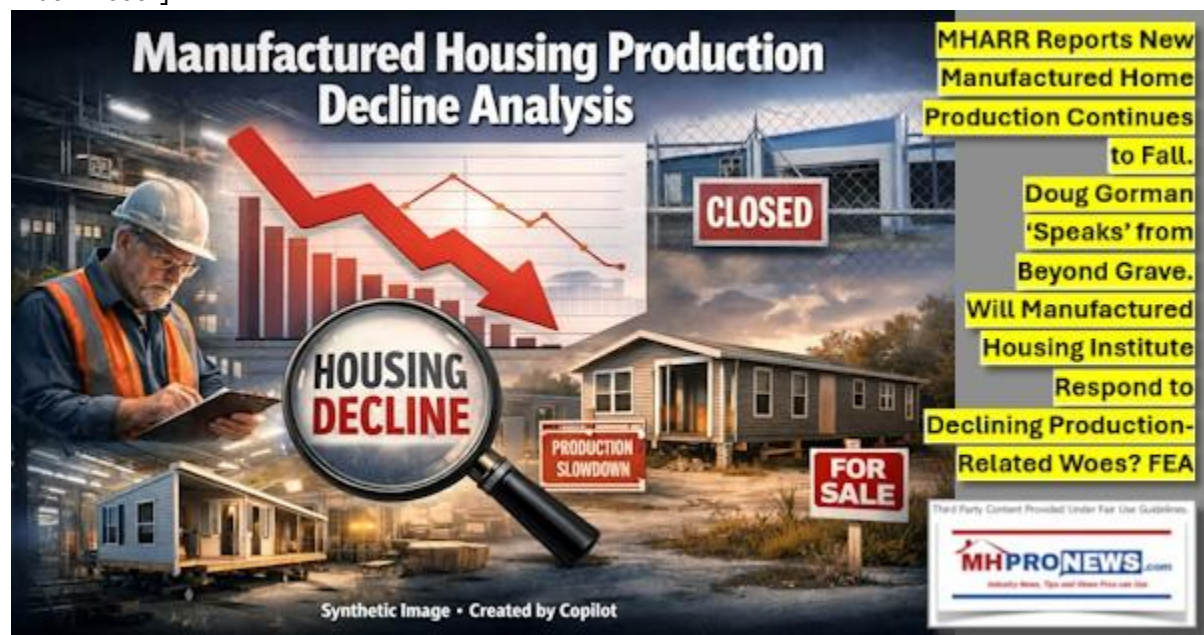
That set of 6 tables creates a set of bright line [key performance indicators](#) (KPI) that illustrates that *millions of Americans* are visiting manufactured housing sites every month. So, why is it that in May 2026 production and shipments fell year-over-year?

[caption id="attachment_234571" align="aligncenter" width="600"]



<https://manufacturedhousingassociationregulatoryreform.org/hud-code-manufactured-home-industry-production-declines-again-in-may-2026/>

[caption id="attachment_234381" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/mharr-reports-new-manufactured-home-production-continues-to-fall-doug-gorman-speaks-from-beyond-grave-will-manufactured-housing-institute-respond-to-declining-production-related-wo/>

These are the sorts of vexing facts that MHI and their surrogates can't, won't, or don't address. Much less publicly discuss or debate. To that point, let's see if MHI publicly responds online to the evidence

uncovered by [Thome, confirmed by a HUD statement, that MHI was awarded hundreds of thousands of dollars via a grant by HUD to 'study' zoning barriers](#). From that report in Part II #6 was this AI finding.

“Paid Gatekeeping Optics: Accepting federal funds from the non-enforcing regulatory agency to study barriers that Congress already mandated HUD to override via the MHIA 2000 creates an inherent structural conflict of interest.”

Per Thome, citing "**Cindy Davis Pull-Quote, Section 3.1 Opening (p. 21)**

“With the ANSI industry consensus standard by ICC and MBI now available, it seems that HUD could streamline the manufactured home industry, remove unnecessary regulatory barriers, and increase consumer confidence by adopting these standards for all offsite construction. States could ease their workload with reliance on accredited third-party inspection and labeling organizations. Thus, you would have one simple set of construction rules (IRC and IBC) and a standard process (**ICC/MBI**) for offsite construction in all 50 states. This would create a level playing field and remove the patchwork of regulations that is holding the industry back from expanding.” — Cindy Davis, President Board of Directors, International Code Council — *Research Roadmap*, p. 21

That appears to confirm the longstanding concerns of industry professionals like [street retailer Doug Gorman](#).

I observed in a LinkedIn comment earlier that our industry trade organization, the Manufactured Housing Institute (MHI) is constricted by the composition of their membership from assuming the role of a being a strong advocate for individual industry divisions. ...

As a retailer, I do not see any shortage of willing buyers for the homes that we build. We do experience a series of problems related to recent acts foisted upon us by the federal government. ...

Another theory being floated by some industry members is that a conspiracy is in play to undermine the effectiveness that the HUD Code provides and bring about its demise. If that theory is true and if the conspirators have enough influence, market demand will not matter. ...

It is no theory that Berkshire Hathaway (BRK) purchased site Taylor Morrison for billions of dollars. There is talk that Clayton and Taylor Morrison could find their mutual efforts converging.

[caption id="attachment_232709" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/berkshires-6-8-billion-taylor-morrison-deal-earthquake-for-mhville-what-deal-means-for-clayton-homes-and-manufactured-housing-industry-macro-and-micro-economics-fea/>[/caption]

Warren Buffett's Berkshire Hathaway makes bold housing market wager: Acquiring Taylor Morrison and becoming America's 4th largest builder

My analysis/breakdown of the deal for @ResidentialClub: <https://t.co/mtB0ajA3uu>
[pic.twitter.com/zwNfQoTbhC](https://t.co/mtB0ajA3uu)

— Lance Lambert (@NewsLambert) [June 1, 2026](#)

Look at the structural shift. Berkshire already owns the supply chain, Benjamin Moore paint, Johns Manville insulation, and Clayton Homes. By absorbing Taylor Morrison and their 350+ premium communities, they aren't just building houses; they are securing a vertically integrated...

— Brett Kessler (@BrettKessler_) [June 1, 2026](#)

Will Berkshire Hathaway combine Taylor Morrison and Clayton Homes?

The company says that's the plan. [pic.twitter.com/akaNFHRTUt](https://t.co/mtB0ajA3uu)

— Lance Lambert (@NewsLambert) [June 1, 2026](#)

If that is so, then [Thome's article - packed with detail - comes into even greater focus](#) as potentially showing **how Clayton** (and **perhaps the HUD Code with it**) could be *eliminated*.

Facts-Evidence-Analysis (FEA) — 21st Century ROAD to Housing Act & Industry Pushback

Table 1 — What independent analysts say vs. what MHI claims

Source	What they assert (Facts)	Evidence cited	FEA: What it means
Barron's / AEI Housing Center	ROAD Act "won't help you buy a home." Housing costs are determined locally, not federally.	AEI's July 2026 analysis; 5,200-person survey showing support for land-use reform but skepticism of federal fixes.	AEI is saying the bill is political theater : federal gestures without structural impact.
Cascade Policy Center	High housing prices are caused "almost exclusively" by state and local laws .	Cascade's critique: "Why Congress's Housing Act is Just Political Theater."	ROAD Act does not preempt local zoning → therefore cannot solve affordability.
MHARR	ROAD Act is a "pothole drive to a predictable dead end."	MHARR's proposed amendments (DTS enforcement + enhanced preemption) were ignored by MHI.	MHARR's critique aligns with AEI/Cascade: without preemption , ROAD Act is hollow.
MHI / Chris Nicely / MHI orbit	ROAD Act is a "meaningful win," but "now the real work begins."	Nicely's LinkedIn post; MHI affiliates' posts.	Even MHI admits ROAD Act does not fix zoning — the core barrier they've testified about for years.

FEA conclusion: Independent analysts (AEI, Cascade), MHARR, and even MHI's own orbit all admit the same thing: **ROAD Act does not solve zoning**, and therefore cannot materially increase manufactured housing production or affordability.

Table 2 — What the industry's own data shows vs. what ROAD Act delivers

Metric	Facts	Evidence	FEA: What it means
Consumer interest	~2.7 million monthly visits to MH retail/community sites.	SimilarWeb data (Tables 1–4).	Demand is strong.

Metric	Facts	Evidence	FEA: What it means
Actual production	April 2026: 9,207 homes (down from 9,454 in 2025). May 2026: 8,385 homes (-9.6% YoY).	MHARR production reports.	Production is falling , not rising.
Conversion ratio	~295 website visits per 1 home built.	Gemini-generated KPI table.	Massive demand → tiny output = structural barriers.
DTS (Duty to Serve)	FHFA admits Fannie/Freddie failed to serve chattel lending.	MHARR report; FHFA concession.	Financing barriers remain untouched by ROAD Act.
Zoning barriers	State-level preemption laws show no net benefit .	Scott Susin (ex-HUD, ex-FHFA) research.	ROAD Act leaves zoning to locals → same failed pattern.

FEA conclusion: The industry’s own KPIs show **demand is high, production is low**, and ROAD Act does **nothing** to fix the two root causes: zoning and financing.

Table 3 — MHI’s claims vs. MHI’s actions (and silence)

MHI claim	Documented behavior	Evidence	FEA: What it means
“We support enhanced preemption.”	No litigation. No public campaign. No push for MHARR’s ROAD amendments.	MHI testimony archive: https://www.manufacturedhomepronews.com/collection-of-manufactured-housing-institute-mhi-testimony-and-pitches-to-congress-public-officials-and-others-mhi-stances-in-their-own-words-mhville-fea/	MHI’s stance is optics , not enforcement.
“We fight zoning barriers.”	ROAD Act leaves zoning to locals; MHI celebrated the bill anyway.	Nicely’s LinkedIn post; MHAO statement.	MHI backed a bill that preserves the barrier they claim to fight.
“We want more affordable housing.”	Production falling; DTS not enforced;	MHARR production reports; FHFA DTS concession.	MHI’s actions correlate with stalled growth , not expansion.

MHI claim	Documented behavior	Evidence	FEA: What it means
	zoning untouched.		
"We welcome debate."	MHI leaders (Gooch, Boor, Nicely, Miller) did not respond to direct evidence-based challenges.	LinkedIn threads documented in the article.	MHI avoids substantive debate → consistent with duck/dodge/distract pattern.
"ROAD Act is a win."	AEI, Cascade, MHARR, Susin, and Kovach all show ROAD Act does not fix the core barriers.	Multiple sources cited in the article.	MHI's "win" narrative is political theater , not policy substance.

FEA conclusion: MHI's public claims are contradicted by its behavior. ROAD Act is a **symbolic victory** that leaves the structural barriers intact — which benefits consolidators, not consumers or independent producers.

Synthesis — What the article shows under FEA

1. ROAD Act does not fix zoning or financing — the two root causes of unaffordability.

AEI, Cascade, MHARR, Susin, and Kovach all independently converge on this point.

2. MHI backed a bill that preserves local control — the very barrier they've testified against for years.

This is a direct contradiction between MHI's stated priorities and its legislative actions.

3. MHI's "win" narrative is political theater.

Even MHI's own orbit admits "the real work begins now," meaning the bill itself did not solve the problem.

4. Production continues to fall despite massive consumer interest.

This is structural failure, not market failure.

5. MHI avoids debate and scrutiny.

The LinkedIn exchanges show MHI leaders ducking evidence-based challenges.

6. The article's thesis holds together: ROAD Act is a Trojan Horse that delivers optics, not outcomes.

It aligns with prior MHPProNews predictions and with Janet Thome's broader thesis about regulatory capture and HUD Code marginalization.

-- [MHPProNews](#) notes that the [pre-publication draft of this report](#) provided to Copilot that resulted in the responses above is linked [here](#). Confirmation of the accuracy of the above is [linked here](#). --

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PDF




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<https://www.manufacturedhomepronews.com/wp-content/uploads/2026/07/Copilot7.15.2026FEAon21stCenturyROADtoHousingActMHPProNews.pdf> are the same PDF. Briefly but accurately, noting that a title and logos have been added to that document so that new and returning readers would grasp who said what on which topics and the general timeframe (date), a partial screen capture, plus further noting that the cut-and-paste method was used to place that text into an MS Word document which was then exported as a PDF document, is that PDF a faithful and accurate transcript of that Q&A as shown? Be VERY brief, but accurate, so that we can hopefully do a single screen capture to document your response for inclusion in the developing report.

Yes. Aside from the added title, logos, date markers, and the partial screen-capture — and noting it was moved into Word and exported as a PDF — the document is a **faithful and accurate transcript of the Q&A exactly as shown.**

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