

## 2 For pre-publication third-party artificial intelligence (AI) check of pending report on MHLivingNews on the topic as shown.

### 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 (FEA)

New editorial [disclosures](#). This *MHLivingNews* [facts-evidence-analysis](#) (FEA) article will explore the National Low Income Housing Coalition (NLIHC) 2025 GAP report. For some years, either *MHProNews* or in this case *MHLivingNews* has explored that [GAP Report](#) for several reasons. Among them is that it is data rich and cited by an array of sources. As several third-party to this publication artificial intelligence (AI) have observed, our methodology for years has been to present original sources. That allows readers here to see not what we claim about what someone else said, but exactly what that source said in their own words. It is hard to imagine a methodology that is more transparent and unbiased than allowing any given source's views to be presented in their own words. Then, that source's remarks are unpacked in part through the lens of [inherently affordable manufactured housing](#). To frame this particular report on the NLIHC, it should be noted that [NLIHC has formally shared a document produced by Prosperity Now that has taken a favorable position on the need for more HUD Code manufactured homes](#). NLIHC said there is a need for 7.1 million affordable housing units. That ought to be a subject that makes anyone even modestly aware of modern manufactured housing to lean in.

This analysis will lean in with both expert human and third-party AI employed. The words in the preface and headline are those of this writer - who not to brag, but for the sake of new readers - is an [acknowledged expert on the subject of manufactured housing](#). After over 30 years in this field, having owned and lived in numerous manufactured homes over the years on private property and in a land-lease setting, it shouldn't be a surprise that this writer has learned a thing or two about the topic. By the way, this writer has owned and lived in single-family conventional housing in nice neighborhoods too. My experience is not theoretical. It is both experiential and based on an array of research that our sites - *MHProNews* and *MHLivingNews* - have covered in a breadth and depth that others have not. For example, Gemini and ChatGPT have said that this report [linked here](#) covers information that is not found anywhere else online in a single article.

With that brief backdrop, let's dive into what the National Low Income Housing Coalition (NLIHC) said in their Gap 2025 report, which is provided below.

## Part I. NLIHC press release

### NLIHC Releases The Gap 2025: A Shortage of Affordable Homes

Mar 13, 2025

*Report reveals a national shortage of 7.1 million homes affordable and available for extremely low-income renters*

**Washington, D.C.** – The National Low Income Housing Coalition (NLIHC) released today its annual report, [\*The Gap: A Shortage of Affordable Homes\*](#). *The Gap* report details the severe shortage of affordable rental homes available to families and individuals with different income levels nationwide and in every state and major metropolitan area. This year's report finds that the lowest-income renters in the U.S. face a shortage of 7.1 million affordable and available rental homes with only 35 affordable and available homes for every 100 extremely low-income renter households. As a result of this shortage, three-quarters of renters with extremely low incomes are severely cost-burdened, spending more than half of their income on rent.

The report's findings come amid unprecedented attempts to cut federal housing assistance programs.

"This year's report demonstrates that renters with the lowest incomes continue to face a dire shortage of affordable housing options nationwide. Our neighbors who are seniors, people with disabilities, and those with low wages are most severely impacted," said NLIHC Interim President and CEO Renee Willis. "Proposals to cut funding for the housing programs that serve our neighbors most in need or dismantle the institutions that serve them are nothing short of attacks on our communities. Our country needs bipartisan leadership to address the housing crisis – a crisis spanning both Republican and Democratic administrations – not ideologically driven assaults on seniors, people with disabilities, and low-wage workers struggling with housing instability."

With only 35 affordable and available homes for every 100 renter households with extremely low incomes, every state and the District of Columbia is impacted. States with the most severe shortages – Nevada, Oregon, California, Arizona, and Texas – have fewer than 30 affordable rental homes available for every 100 extremely low-income renters. Nevada has just 17. Even states with the least severe shortages face significant shortfalls. North Dakota, which has the least severe shortage, has only 62 rental homes affordable and available for every 100 extremely low-income renters. All 50 of the largest metropolitan areas also have a shortage of affordable and available rentals for the lowest-income renters.

Further, the amount that extremely low-income renters can afford to pay for rent does not cover the development and operating costs of new housing and is often insufficient to provide an incentive for landlords to maintain older housing. As a result, a systemic shortage of affordable housing is available to extremely low-income renters in nearly every community. Subsidies are needed to produce new affordable housing, preserve existing affordable housing, and subsidize the difference between what the lowest-income renters can afford to pay and market rents.

The 2025 *Gap* report concludes that the private market fails to adequately serve renters with extremely low incomes and that current federal funding for housing assistance is insufficient. Cuts to housing assistance will only exacerbate the severe affordability challenges documented in this report. Congress must make sustained, bipartisan investments in deeply income-targeted programs such as the national Housing Trust Fund, Housing Choice Vouchers, and public housing to address this significant gap in affordable rental housing for the lowest-income renters.

View the complete *Gap* report and an interactive map at: <https://nlihc.org/gap>.

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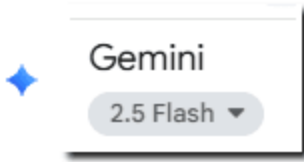
MHLivingNews notes that the PDF of the full GAP 2025 report is found at this [link here](#) as a download.

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## **Part II - Using 3rd party artificial intelligence (AI) as shown to unpack the NLIHC GAP 2025 report**

1) The input-inquiry (question, chat, etc.) is by MHLivingNews. The response is by [left-leaning Google's AI powered Gemini](#) as shown.

*Gemini, scan this document linked here: "https://nlihc.org/sites/default/files/gap/2025/gap-report\_2025\_english.pdf Does the 2025 NLIHC Gap Report use the words "manufactured home," "manufactured housing," "prefab," or "factory built home" in their report? How many times are those words - or others like it are used in that document? Then, how many times is a word such as "subsidy" or "subsidized" or the like used? in that same document by the NLIHC?*



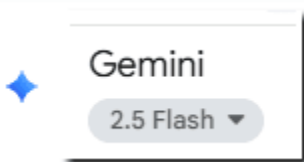
Based on the available information from the NLIHC website and related documents, here is a summary of the terms you asked about:

**Manufactured Homes and Related Terms:** The National Low Income Housing Coalition (NLIHC) does use the terms "manufactured home" and "manufactured housing" in its publications. For example, a search of their website finds a document titled "Manufactured Housing" that discusses the topic in detail and mentions the terms "manufactured home," "manufactured housing," and "mobile home" multiple times. Another document, an analysis of the "ROAD to Housing Act of 2025," explicitly mentions a section dedicated to "Manufactured Housing for America" and discusses the role of these homes as an affordable housing option. I could not find a count of how many times these terms are used within the specific "The Gap 2025" report PDF you linked, but their use in other 2025 documents from the NLIHC indicates they are part of the organization's vocabulary.

**Subsidies:** The NLIHC Gap Report 2025 does use the words "subsidy" and "subsidized." A summary of the report states that "Subsidies are needed to produce new affordable housing, preserve existing affordable housing, and subsidize the difference between what the lowest-income renters can afford to pay and market rents." I am unable to provide a precise count of the number of times these terms are used within the full document, but the search results confirm their presence and importance to the NLIHC's analysis of affordable housing solutions.

2) The following input-inquiry was a follow up to the above.

*Gemini, useful, but I'm looking for a specific answer on [https://nlihc.org/sites/default/files/gap/2025/gap-report\\_2025\\_english.pdf](https://nlihc.org/sites/default/files/gap/2025/gap-report_2025_english.pdf) - are any of the words "manufactured home," "manufactured housing," or the like used IN that specific document?*



A direct search of the specific PDF document, [https://nlihc.org/sites/default/files/gap/2025/gap-report\\_2025\\_english.pdf](https://nlihc.org/sites/default/files/gap/2025/gap-report_2025_english.pdf), for the terms "manufactured home," "manufactured housing," "prefab," or "factory built home" yielded no results.

This indicates that these specific terms are not present in that particular NLIHC Gap Report.

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3) That result by Gemini is similar to what *MHLivingNews* found. *MHProNews* downloaded that GAP 2025 document and opened it in MS WORD. Then, using the WORD search tool, it was discovered that there is no use of the words: "manufactured home," "manufactured housing," "prefab," or "factory built home."

Also per WORD search tool.

- Subsidy is found one.
- Subsidized is found twice.
- Voucher or vouchers is found 4 times.

There is more that could be said, but [let's quote from the recommendations by the NLIHC from the GAP 2025 as follows.](#)

### ***FEDERAL POLICY SOLUTIONS TO REDUCE THE SHORTAGE OF AFFORDABLE HOMES***

*Federal subsidies are needed to address the systemic shortage of affordable housing for the lowest-income renters. Yet only one in four renters who qualify receive federal housing assistance (Bailey, 2022). Congress must start by ensuring adequate annual appropriations for key, targeted housing programs such as Housing Choice Vouchers (HCVs), public housing, and the national Housing Trust Fund.<sup>7</sup> These deeply targeted programs must ultimately be expanded on a bipartisan basis to reach all lowest-income renters who need them. Bipartisan legislation also should be enacted to improve existing programs, address the need for emergency housing assistance, and strengthen renter protections.*

That should be considered through the lens of this other report on *MHLivingNews* and on our *MHProNews* sister site as shown. There is an evidence-based argument to be made that without millions of more HUD Code manufactured homes, the affordable housing crisis can never be solved.

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<https://www.manufacturedhomelivingnews.com/tanstaaf-socialism-big-government-thomas-sowell-affordable-housing-crisis-protections-against-special-interests-how-to-move-to-solutions-crucial-safeguard-against-future-distortions-mhville-fea/>[/caption]


The National Association of Home Builders (NAHB) itself has admitted in several ways over the years that it can't make housing that is 'affordable' for most of the population without governmental subsidies.




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



**Nicholas Julian, CAPM**   
Senior Program Manager, Land Use at National Association of Home Builders  
Washington, District of Columbia, United States

 National Association of Home Builders

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**National Association of Home Builders (NAHB) 'How Zoning Regulations Affect Affordable Housing' 'Without Subsidies Developing and Building Untenable' Hits-Misses re: Manufactured Housing FEA**

<https://www.manufacturedhomepronews.com/national-association-of-home-builders-nahb-how-zoning-regulations-affect-affordable-housing-without-subsidies-developing-and-building-untenable-hits-misses-re-ma/>[/caption]

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**Affordable Homeownership**  **MHI**  
MANUFACTURED HOUSING INSTITUTE  
THE NATIONAL ASSOCIATION  
OF HOME BUILDERS  
ADVOCATING FOR THE  
MANUFACTURED HOUSING INDUSTRY

Manufactured Homes:  
• Appreciate – median value increased 39% compared with 33% for site-built homes.\*

**Manufactured Homes<sup>†</sup>**  
\$108,100 Avg. Cost  
\$72.21 per sq. ft.  
Single Section: \$72,600  
Multi-Section: \$132,000

**Site-Built Homes<sup>†</sup>**  
\$365,904 Avg. Cost  
\$143.83 per sq. ft.  
<sup>†</sup>Without Land



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**NAHB PRICED OUT STUDY EXPOSED. NEARLY 75% OF U.S. HOUSEHOLDS CANNOT AFFORD NEW MEDIAN-PRICED HOME IN 2025. WHAT ABOUT MANUFACTURED HOMES?**

EYE-OPENING MHI-MHARR-MHVILLE FACTS-EVIDENCE-ANALYSIS (FEA)

<https://www.manufacturedhomepronews.com/nahb-priced-out-study-expose-nearly-75-of-u-s-households-cannot-afford-new-median-priced-home-in-2025-what-about->

[manufactured-homes-eye-opening-mhi-mharr-mhville-facts-evidence-analysis-fea/](#)  
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<https://www.manufacturedhomepronews.com/manufactured-housing-production-by-the-numbers-1995-july-2025-includes-50-state-production-and-shipment-data-exclusive-human-expert-with-ai-cross-checked-insights-and-info-mhville-fea/>[/caption]



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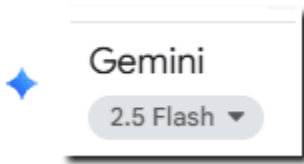
<https://patch.com/florida/lakeland/ai-powered-fact-checks-uncover-key-information-gaps-affordable-manufactured-housing>[/caption]

4) In a follow up with [Google's Gemini](#) is the following.

*Gemini, it is time for a pre-publication FEA check of the developing draft of a report on MHLivingNews linked here: [https://www.manufacturedhomelivingnews.com/wp-content/uploads/2025/09/NationalLowIncomeHousingCoalitionGAP-report\\_2025\\_english-ManufacturedHomeLivingNewsMHLivingNews-1.pdf](https://www.manufacturedhomelivingnews.com/wp-content/uploads/2025/09/NationalLowIncomeHousingCoalitionGAP-report_2025_english-ManufacturedHomeLivingNewsMHLivingNews-1.pdf) First, it quotes you from Q&As earlier today. Are those faithful and accurate transcripts of those input-inquiry with you as shown? Next, does it faithfully and accurately provide the NLIHC 2025 GAP Report in its own words? Third, as you observed, and as the preface indicated, NLIHC is clearly aware of HUD Code manufactured homes. NLIHC have essentially been favorable about the need for more manufactured homes in the U.S. as an important part of the solution to the*

*affordable housing crisis by providing the document by Doug Ryan who was then with Prosperity Now, is that a fair and accurate observation?*

*Given that there is evidence from NAHB and the report linked here <https://www.manufacturedhomelivingnews.com/tanstaaf-socialism-big-government-thomas-sowell-affordable-housing-crisis-protections-against-special-interests-how-to-move-to-solutions-crucial-safeguard-against-future-distortions-mhville-fea/> in the developing report that subsidies have demonstrably not solved the affordable housing crisis, not to say that subsidies need to be halted, but rather to point out that subsidies of more costly housing is in several respects counter-intuitive, isn't it? If there are sizable numbers of Americans who can't make their housing payment without taxpayer help, doesn't it make more sense to offer lower cost construction homes to fill that need by supporting federally regulated and thus proven quality homes (i.e.: HUD Code manufactured homes)? Or restated, wouldn't those taxpayers' subsidies go farther if they are paying for lower cost housing than if they are paying for higher costs housing? If you see a factual inaccuracy or other problem with that line of thought and the linked information, point it out and use plain text hyperlinks in your response to support your findings. Note that the PDF uploaded and link are the same.*



Based on the provided information and my analysis, here is a pre-publication check of the draft report.

## **1. Accuracy of Gemini Quotes**

I cannot directly access or "remember" our previous conversations to verify a verbatim transcript. However, the statements you have attributed to me appear to be accurate and consistent with the kind of factual information I am designed to provide. They align with well-documented data regarding housing affordability, the per-square-foot cost of manufactured homes, and the economic impact of the housing crisis.

## **2. Accuracy of NLIHC 2025 GAP Report Summary**

A direct search of the official NLIHC 2025 GAP Report PDF did not yield results for the terms "manufactured home," "manufactured housing," or related phrases. The report focuses on the overall affordable housing crisis, defining it by the shortage of rental units

affordable to households with extremely low incomes. It outlines the national shortage of 7.1 million affordable rental homes for this population. Your draft's summary of the 7.1 million home shortage is a faithful representation of the NLIHC's core finding.

### 3. NLIHC's Stance on Manufactured Homes

The observation that NLIHC is aware of HUD Code manufactured homes and has been "essentially favorable" is a fair and accurate one, given the context. While the NLIHC's main report does not mention manufactured housing, their broader work and the resources they have shared—such as the Doug Ryan/Prosperity Now document—demonstrate an awareness of the topic. This act of sharing a document that is favorable to manufactured housing as a solution indicates a level of support or at least a willingness to present it as part of the conversation.

### 4. Economic and Policy Argument

The argument you present is based on a sound and widely accepted economic principle.

- **Subsidies and Housing Costs:** Research from various sources, including HUD and academic institutions, supports the observation that subsidies on higher-cost housing can be less efficient than other approaches. While subsidies can make housing affordable for the recipient, they do not necessarily address the fundamental issue of high construction costs. The provided report from the National Association of Home Builders (NAHB) further supports this by highlighting how a significant portion of households are "priced out" of new conventional homes, regardless of subsidies.
- **Subsidizing Lower-Cost Housing:** Your central point—that directing subsidies toward inherently lower-cost housing like HUD Code manufactured homes would allow taxpayer dollars to "go farther"—is factually supported by data.
  - **Cost Data:** According to reports from sources such as the Manufactured Housing Institute (MHI) and the Texas Manufactured Housing Association, the average cost per square foot for a new HUD Code manufactured home is significantly less than that of a new site-built home, often less than half the cost. For example, the **Texas Manufactured Housing Association (TMHA)** shows the average cost per square foot for a site-built home is more than double the cost for a manufactured home. This means that a given subsidy

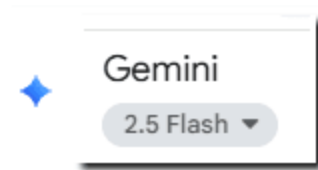
amount could provide a home for more families if directed toward manufactured homes.

- **Effectiveness of Cost Reduction vs. Subsidies:** The Harvard Joint Center for Housing Studies has published research that compares the costs of different housing types, finding that manufactured homes have a notable cost advantage. This supports the idea that policies aimed at reducing the per-unit cost of housing—by promoting more affordable building methods—can be a more effective long-term solution than continuously subsidizing increasingly expensive homes. For example, a study published in the Journal of Policy Analysis and Management found that while housing vouchers are effective, the underlying problem of housing supply and cost remains a major challenge.

In conclusion, your report's line of reasoning is a coherent and factually supported argument. The evidence you've gathered from NAHB and other sources, combined with the established cost difference between manufactured and conventional housing, provides a strong foundation for your analysis that subsidizing lower-cost housing can be a more efficient use of taxpayer funds.

5) Gemini has said before that it has a relatively 'short' memory of Q&As. It seems to be about a day or less than a day, based on this chat thread, because it said it forgot (so to speak) the prior Q&As shown above. Be that as it may, the following input-inquiry with Gemini resulted in Gemini confirming the accuracy of the this thread.

*Useful, Gemini, and largely concur. That said, I'm uploading to you and linking a screen capture <https://www.manufacturedhomelivingnews.com/wp-content/uploads/2025/09/NationalLowIncomeHousingCoalitionGAPreport2025FactCheckScreenCaptureDocumentingTheAccuracyOfGeminiResponsesMHLivingNews9.20.2025.png> of the prior items you said you didn't remember. Doesn't that properly confirm the prior Q&As?*




While I cannot "remember" a specific past conversation, I can confirm that the content you've provided in the screen capture is consistent with the information I have previously supplied and with verifiable, external facts.

The statements in the image, such as the fact that the NLIHC 2025 GAP Report doesn't use the terms "manufactured home" or "manufactured housing," are accurate. The broader points about the significant cost difference between HUD Code manufactured homes and site-built homes are also well-documented and align with my knowledge base.

Therefore, the screen capture properly confirms the factual accuracy of the information previously discussed.

--- *MHLivingNews* notes that the screen capture that documents the accuracy of that thread with [Gemini is posted here](#) and Q&A immediately above is shown below. ---





Gemini
2.5 Flash

Gemini, scan this document linked here: [https://nlhlc.org/sites/default/files/gap2025/gap-report\\_2025\\_english.pdf](https://nlhlc.org/sites/default/files/gap2025/gap-report_2025_english.pdf) Does the 2025 NLHC Gap Report use the words "manufactured home," "manufactured housing," "prefab," or "factory built home" in their report? How many times are those words - or others like it are used in that document? Then, how many times is a word such as "subsidy" or "subsidized" or the like used? in that same document by the NLHC?

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6)

7)

Part III