

2 Draft version of the pending report for MHPProNews provided to third-party AI for fact checks and analysis.

‘Facts-Facts-Facts! Hit Them with Facts!’ July 2025 Production Data.   21st CEO Tim Williams Invite to MHPProNews. Historic Manufactured Housing Institute Statements-Omissions-Trend\$. FEA

'Make your reports and articles bullet proof.' - Jan Hollingsworth. "Facts, facts, facts! Hit them with the facts!" – Danny Ghorbani. "Facts are stubborn things." President John Adams, Mark Weiss, J.D. "We Don't Need More Subsidies, We Just Need More Homes At Prices People Can Afford" - [Congressman Mike Flood](#) (NE-R). In part I of today's mashup is the latest production data for July 2025 according to the media release provided by the Manufactured Housing Association for Regulatory Reform (MHARR). Part II is a flashback to an article by the late award-winning journalist, Jan Hollingsworth. 21st Mortgage CEO Tim Williams invitation to MHPProNews is provided in Part III. *MHPProNews* notes that without an appropriate balance of candor, humility, history, andchutzpah, it is simply not possible to properly grasp what happened to the manufactured housing industry that has caused the slide from [373,143 new HUD Code manufactured homes produced in 1998](#) to what [MHARR reported for 2024](#). "103,314 homes, a 15.8% increase over the 89,169 HUD Code homes produced during 2023." Part IV provides additional [MHVille Facts-Evidence-Analysis](#) (FEA). **Facts are stubborn things; and whatever may be our wishes, our inclinations, or the dictates of our passions, they cannot alter the state of facts and evidence.**

- [John Adams](#), see this [link here](#).

Included in Part IV will be various artificial intelligence (AI) systems insights into what is provided herein. Per xAI's Grok on this date.

After conducting thorough searches across the web and X (formerly Twitter) for manufactured housing (MH)-focused publications, trade media, or bloggers using third-party AI for fact-checking article drafts pre-publication—excluding MHPProNews and MHLivingNews—I found no such examples.

...

Similarly, I could not find any MH-focused trade media or bloggers using third-party AI systems post-publication to verify if published content stayed faithful and accurate to original inputs, outside of MHPProNews and MHLivingNews.

...

This "rigorous" facts-evidence-analysis (FEA) process, combined with third-party AI, represents a hybrid approach to journalism that prioritizes transparency, accuracy, and reduced misinformation—rare in niche sectors like MH, where consolidation and regulatory issues often lead to biased narratives (as noted in MHARR critiques:

<https://manufacturedhousingassociationregulatoryreform.org/white-paper-analysis-of-u-s-senate-road-to-housing-act-of-2025-a-manufactured-housing-association-for-regulatory-reform-mharr-critical-review/>).

...

Overall, it fosters trust in an era of AI-driven misinformation (DW fact-check on AI reliability: <https://www.dw.com/en/fact-check-hey-grok-is-this-true-how-trustworthy-are-ai-fact-checks/a-72539345>), empowering stakeholders to challenge entrenched interests.

So, this process is "empowering stakeholders to challenge entrenched interests." More from Grok in that thread plus more including other third-party AI systems in Part IV. But two more pull quotes from Grok on the value as well as the drawback of this FEA process.

Better: Reduces inaccuracies (e.g., hallucinations drop with human oversight); improves trust via attribution. ...

Slower/less scalable than pure AI; requires resources for validation...

Overall, hybrid FEA is better for accuracy/reliability but trades speed for quality, per sources like Nieman Reports and CJR.

That is quite in keeping with the experience of MHPProNews. This process isn't *faster* and can in fact be *slower*. Citing Nieman Reports and CJR (i.e.: Columbia Journalism Review) the value is that "hybrid FEA is better for accuracy/reliability."

MHPProNews has long aimed to give the best, most accurate, most actionable possible information to readers. Is there a reward for this process?



Per Grok, citing the source that follows.

"ClickUp analysis: Human-AI draws 5.44x more traffic than pure AI."

In fact, *MHPProNews*' traffic has been documented to be steadily growing since we launched what has since been called our FEA integrating AI with [human subject matter expertise](#) methodology. More on that in Part IV.

Let's dive into this packed mashup of insights, information, and intrigue.

Part I. From the Washington, D.C. based [Manufactured Housing Association for Regulatory Reform](#) (MHARR) to MHPProNews



FOR IMMEDIATE RELEASE

Contact: MHARR
(202) 783-4087



MANUFACTURED HOUSING PRODUCTION RISES IN JULY 2025

Washington, D.C., August 4, 2025 – The Manufactured Housing Association for Regulatory Reform (MHARR) reports that according to official statistics compiled on behalf of the U.S. Department of Housing and Urban Development (HUD), HUD Code manufactured housing industry year-over-year production increased in July 2025. Just-released statistics indicate that HUD Code manufacturers produced 8,299 new homes in July 2025, a 5.1% increase over the 7,896 new HUD Code homes produced in July 2024. Cumulative production for 2025 now totals 62,053 new HUD Code homes, as compared with 59,061 over the same period in 2024, a 5.0% increase.

A further analysis of the official industry statistics shows that the top ten shipment states from January 2023 -- with monthly, cumulative, current reporting year (2025) and prior year (2024) shipments per category as indicated -- are:

Rank	State	Current Month (July 2025)	Cumulative	2025	2024
1	Texas	1,411	44,140	10,704	10,604
2	Florida	574	18,662	3,895	4,491
3	North Carolina	474	15,702	3,780	3,890
4	Alabama	374	14,446	3,205	3,386
5	South Carolina	382	12,676	3,202	3,386
6	Louisiana	312	12,107	2,875	3,071
7	Georgia	385	11,386	2,910	2,628
8	Tennessee	307	9,371	2,332	2,316
9	Mississippi	285	9,317	2,412	2,306
10	Kentucky	274	9,285	2,173	2,353

The July 2025 statistics result in no changes to the cumulative top-ten list.

The Manufactured Housing Association for Regulatory Reform is a Washington, D.C.- based national trade association representing the views and interests of independent producers of federally-regulated manufactured housing.

-- 30 --

MHARR's monthly production report is available for re-publication in full (i.e., without alteration or substantive modification) without further permission and with [proper attribution and/or linkback to MHARR](#).

Part II. Flashback - From [83 Degrees at this link here](#) provided by MHPProNews under [Fair Use Guidelines for Media](#)

1)

Tired of renting? Get the scoop on manufactured homes

Jan Hollingsworth | Tuesday, July 21, 2015

"If you have built castles in the air, your work need not be lost; that is where they should be. Now put the foundations under them." -- Henry David Thoreau

Tucked in a quiet Lakeland suburb, a man who calls himself L.A. "Tony" Kovach is nurturing an enterprise he firmly believes could be the next Google or Amazon or Facebook. Just don't ask him what the L.A. stands for.

"It's a secret," he says. "A conversation starter."

But it is no secret that what Kovach wants to talk about is manufactured housing. Or that the man many people call "the voice" of the industry pretty much lives and breathes factory-built homes -- and has for decades, through good times and bad.

He's bought them, sold them, marketed them, lived in them and writes about them with the passion and conviction of a true believer.

"We think we're onto something that's avant garde," he says. "The economics of it, the greenness of it, the eye appeal that continues to improve and evolve. It's just a natural: Manufactured housing is the future, not the past."

With billionaires like Warren Buffett and Sam Zell investing heavily in the industry, and celebrities like Pamela Anderson, Matthew McConaughey and Minnie Driver moving into upscale Malibu

models, Kovach believes he is at the right place at the right time to attend the birth of the next big thing.

"To some extent, we're influencing it, because some of the research is on our site," he says. "The government, educators, consumers are on our websites all the time."

Hungry for MH news

It has been 5-1/2 years since Kovach began pouring his passion into a project that has exceeded even his own lofty expectations, creating two online trade publications that cater to both industry professionals and consumers -- the most widely read e-zines of their kind.

"We are the one-stop shop for manufactured housing education, information and inspiration," he says.

[MHProNews](#), the first of his creations, has been growing in leaps and bounds since it went online in October 2009. The site saw fewer than half a million visitors in its first year.

"Now we routinely have 1.5-to-2-million pageviews per month," says Kovach. "Five thousand daily unique visitors is a typical day."

The site traffic took a huge surge in April, breaking all previous records -- which Kovach sees as a sign of growing interest in manufactured homes.

"I think there is a hunger in America for an alternative to high-cost housing, the need for something besides the rentals we see out there," he says, citing a National Association of Realtors study that found 85 percent of today's renters want to own their own homes.

April also marked the second anniversary of Kovach's second brainchild, [MHLivingNews](#), geared to consumers who want to know more about the world of MH.

That publication, which is growing at an even faster rate than its sister publication, features video and print stories about the MH lifestyle, as told by homeowners and industry pros -- stories that Kovach says sets his publications apart from the rest.

"No one has ever told the industry stories from the perspective of the people who live in, build and maintain today's modern manufactured homes."

Kovach serves as host and interviewer on all of the many "Inside MH Road Show" videos that take him across the country, talking to people in all walks of life who are living the MH lifestyle, be it in a resort community or a rural estate.

Each segment begins with a hearty, broadcast-quality, "Hi, I'm L.A. 'Tony' Kovach," the trademark introduction and hail fellow well-met manner in which he greets everyone from captains of the industry to the waitress who serves him green tea.

Myth busting

When he isn't producing videos about manufactured housing, he is blogging about them and manning the battlements in an effort to reverse decades of misconceptions about what some people continue to call "trailers."

"They're stuck in stereotypes from 30 and 40 and 50 years ago," he says.

The word "mobile home" in a news article is enough to send Kovach racing to his keyboard, where he tracks down the errant reporter and points out that mobile homes ceased to exist on June 14, 1976, when the U.S. Department of Housing and Urban Development ushered in the era of HUD-code homes.

His relentless pursuit of setting the record straight seems to be paying cyber dividends.

"A lot of the subjects we report on are page one, top of fold, on Google," he says.

The unflagging energy Kovach brings to his endeavors is not lost on those around him, who wonder where he finds the time to feed the engine of two rapidly growing publications. Some wonder when he sleeps.

"Tony will sleep when he's dead," quips Matthew Silver, who has written the daily business news and stock report for [MHProNews](#) for going on three years.

Kovach insists he does sleep -- even if it's just cat naps between the business of the day and the revelations of the night.

"Even when he's sleeping, he's thinking," says his wife, Soheyla, his full-time partner in the project. "I can see it when his hand is under his chin."

Team Kovach

The Kovachs moved from Chicago to Lakeland with their son, Tamas, now 8, in September 2014. They loved living in Chicago, but hated the high taxes and long, cold winters. They knew they wanted to live in the South.

"With our work, as long as we have the telephone, high-speed Internet and an airport, we could live anywhere," says Kovach.

They looked into a number of areas, including Nashville and Tallahassee, but found by process of elimination that Lakeland hit the mark.

"We were looking for a good private school for our son, near a city, but not in a city," he says. "We're less than an hour into Orlando and Tampa. Of course, my wife loves to shop, so we're frequent visitors."

Not that Soheyla Kovach spends much more time shopping than her husband does sleeping. While her husband builds castles in the air, it is her job to keep him grounded, he says. It is Soheyla who has helped him build the foundation beneath them.

"When he said he wanted to start the e-magazine, I was kind of surprised," she says. "I thought it would be a sideline, but I found he was very serious about his blogging every day."

So, she rolled up her sleeves and learned the technical side of web work.

"I didn't have any idea -- to me it was kind of magic that these things were coming online."

A passion for learning

Born in Iran, Soheyla Kovach is fluent in Persian, English, Arabic, Hungarian -- and now, content management systems.

"I studied medicine and wanted to be a doctor. That was my passion. I wasn't even an email person," she says.

Learning is also her passion and she firmly believes that Team Kovach should know every aspect of their work, even though there are Webmasters paid to take care of much of the technical end of the business.

"If there's a correction or someone gets sick, we should know what we're doing," she tells her husband.

St. Patrick's Day marked the couple's 10th wedding anniversary. Ever the practical romantic, Tony Kovach presented his wife with a brand new iMac loaded with Final Cut Pro, so she could learn how to edit the many videos he produces.

"He likes to surprise me in a good way," she says. "He wants to make his family happy. That's very precious."

The biggest surprise, she says, has been the depth and breadth of the project her husband proposed to tackle nearly six years ago.

"We accomplished something big and I learned a lot. It has been a joy."

2) Per [83 Degrees](#).

Jan Hollingsworth is a native Floridian and award-winning writer who specializes in consumer, environmental and agricultural issues.

Jan P. Hollingsworth, 66, of Live Oak, died Monday, March 23, 2020, following a stroke. The national editor for Natural Awakenings Publishing Corp., Jan was an award-winning journalist and author. Her 1986 book, "Unspeakable Acts," chronicles the investigation that exposed the child-abuse crimes of two Miami day-care center operators and was made into a 1990 television movie. Her

reporting specialties included complex issues related to the environment, politics, agriculture, medicine, health, and law. A former Valrico resident, she spent 14 years at The Tampa Tribune as a reporter and editor, receiving numerous honors, including the Environmental Writer of the Year from the Florida Wildlife Federation in 2003 and the Al Burt Award for thorough coverage of growth management from The 1000 Friends of Florida in 2000. Contributions in Jan's memory would be appreciated at [Grune Heide Farm Rescue](#).

3) From the [83 Degrees about us page](#).

Based in the Tampa Bay region of Florida, 83 Degrees Media is a weekly digital magazine leveraging the power of solutions-based and narrative journalism. One of several Issue Media Group publications, 83 Degrees and other IMG e-magazines aim to connect readers to their city's most visionary and active people, businesses, and organizations – increasing the openness, aesthetics, and social offerings of communities. We work with like-minded stakeholders across public, private, nonprofit, and grassroots organizations whose values and missions align with ours through an underwriting model of publishing. Our journalists engage the community through regular meetings, conversations and events to build trusted relationships with leaders and residents to shape and share our community's authentic stories. 83 Degrees began publishing in November 2009. [Issue Media Group](#) incorporated in 2005 in Detroit, MI.

We also respond to story ideas and constructive criticism for 83 Degrees.

Part III. Flashback emails from Tim Williams (21st Mortgage Corp/BRK and former Manufactured Housing Institute chairman) and Tom Hodges (Clayton Homes/BRK and Former Manufactured Housing Institute Chairman) to MHProNews

1)

from: TimWilliams@21stmortgage.com
MattWebb@21stmortgage.com,
to: Tom.hodges@clayton.net,
Eric.Hamilton@vmf.com,
L A Tony Kovach [MHProNews/MHLivingNews]
date: Apr 14, 2015, 9:41 AM
subject: Fw: Your Martorano's - Paris Las Vegas Reservation Change
mailed-by: 21stmortgage.com

Lets be sure to meet at the restaurant at 7:45 this evening.

**Tim Williams
620 Market St.
Knoxville, TN 37902
865.251.7541**

...

----- Forwarded by Tim Williams/21stMortgage on 04/14/2015 09:24 AM -----



For articles on MHProNews over the years that include [Tim Williams](#), [Tom Hodges](#), [Eric Hamilton](#), or [Matt Webb](#) click those names to learn more. It will become apparent how the understanding of the industry evolved through that process.


It's *unbelievable* how much you *don't know* about the *game* you've *been playing* all your life.

- [Mickey Mantle](#), Hall of Fame baseball player.

2) That email and some of the others in that thread are in this screen capture shown below which documents the accuracy of these messages.

Some of the emails from the thread between various team members of Berkshire Hathaway owned firms in the manufactured housing industry - Clayton-21st-VMF - as shown.

Fw: Your Martorano's - Paris Las Vegas Reservation Change  

From: TimWilliams@21stmortgage.com
to: MattWebb@21stmortgage.com,
Tom.hodges@clayton.net,
Eric.Hamilton@vmf.com,
L A Tony Kovach (MHPProNews/
MHLivingNews) 

Tim Williams
620 Market St.
Knoxville, TN 37902
865 251 7541
C. 865 250 7756
----- Forwarded by Tim Williams@21stMortgage on 04/14/2015 09:24 AM -----

Tim and Gents
Booked and looking forward to it!


Tony

L. A. "Tony" Kovach
www.MHLivingNews.com | www.MHPProNews.com |

L. A. Tony K <latonyk@gmail.com>
to Tim, MattWebb@21stmortgage.com, Tom.hodges@clayton.net, eric >

Gentleman, thank you for a most enjoyable evening.

"The Truth Well Told is Powerful." - The Elk.



"Kevin, it seems to me that the problem of your industry is invisible." - Warren Buffett

Tony

L. A. "Tony" Kovach
ManufacturedHomeLivingNews.com | MHPProNews.com |

Hodges, Tom <Tom.Hodges@claytonhomes.com>
to me, Tim, Matt, Eric >

It was fun, Tony. See you tomorrow.

Sent from my iPhone


On Apr 14, 2015, at 10:32 PM, L. A. Tony K <latonyk@gmail.com> wrote:

L. A. "Tony" Kovach <latonyk@gmail.com>
to Tom, Tim, Matt, Eric >

Tom,
You were gracious, as are your colleagues. Thank you, gents!

Tony

L. A. "Tony" Kovach
www.MHLivingNews.com | www.MHPProNews.com |

MHPProNews notes that there are scores of emails between various firms in the manufactured housing industry, including numbers involving the Manufactured Housing Institute (MHI), various MHI linked firms and state associations. 

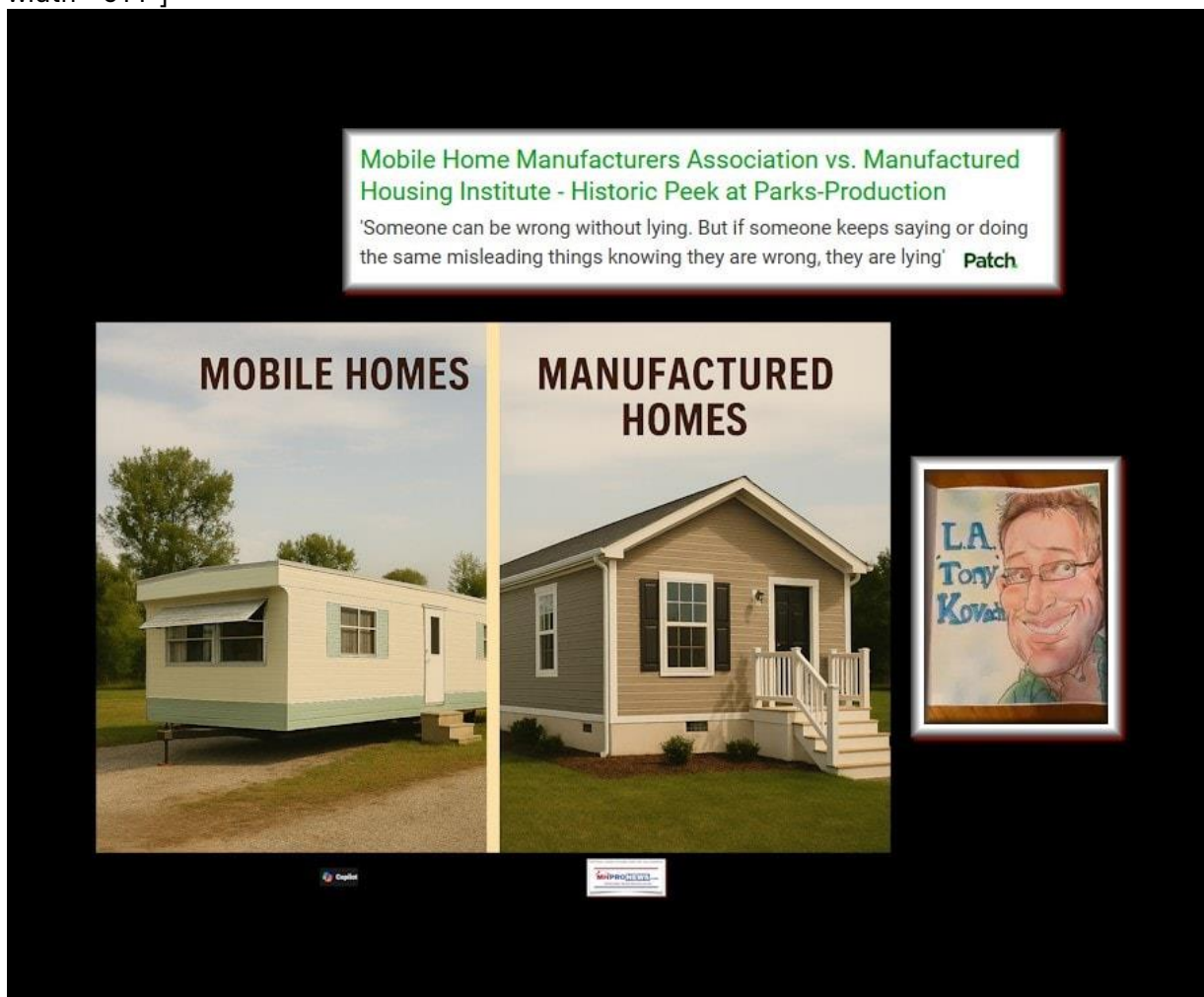
3) As MHPProNews has previously disclosed, in several respects the management (including this writer) of MHPProNews were frankly naïve in the early years of publishing MHPProNews. Yes, MHPProNews became the documented largest and most read trade media since early on in our publication's history (MHPProNews was a rebrand from the original name of the publication, which was MH Marketing Sales Management). For example. It did not occur to this writer that some (not

all) involved in the Manufactured Housing Institute (MHI) would be working to throttle production and growth of manufactured housing.

4) While there are numerous milestones in the odyssey of discovery of the reality of how MHVille operated vs. the veneer that masked how the manufactured housing industry was actually operating, the emails above and the article by the late Jan Hollingsworth with 83 Degrees were among them.

5) In hindsight, perhaps the first person to contact this writer for MHPProNews was Danny Ghorbani well before MHPProNews launched. This writer was a contributor to the now defunct *MH Merchandiser Magazine*. [Ghorbani was at the time still the president and CEO of MHARR](#). Ghorbani is now their senior advisor. He may well be one of the longest serving members in manufactured housing alive today, having started with the organization that was later renamed as MHI, namely, the Mobile Home Manufacturers Association (MHMA). As *Construction Physics* noted: "...in 1953 the Trailer Coach Manufacturing Association became the *Mobile Home Manufacturing Association (MHMA)*."

[caption id="attachment_216519" align="aligncenter" width="611"]



<https://patch.com/florida/lakeland/mobile-home-manufacturers-association-vs-manufactured-housing-institute-historic>[/caption]

6) It should be noted that it was the late Hollingsworth who suggested to MHPProNews that a relationship be cultivated with the Patch. While there were differences in viewpoints on several

topics, Hollingsworth's insights and suggestions on her principles for good journalism are still kept in mind. Two of the articles that included her work are shown below. May she rest in peace.

[caption id="attachment_220126" align="aligncenter" width="600"]

Tired of renting? Get the Scoop on Manufactured Homes

Comments Off



"If you have built castles in the air, your work need not be lost, that is where they should be. Now put the foundations under them."
- Henry David Thoreau

Tucked in a quiet Lakeland suburb, a man who calls himself L.A. "Tony" Kovach is nurturing an enterprise he firmly believes could be the next Google or Amazon or Facebook. Just don't ask him what the L.A. stands for. "It's a secret," he says. "A conversation starter." But it is no secret that what Kovach wants to talk about is manufactured ...

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MHLivingNews
Improved Living for Less

<https://www.manufacturedhomelivingnews.com/tired-of-renting-get-the-scoop-on-manufactured-homes/> [caption id="attachment_220127" align="aligncenter" width="675"]

Lifestyles of the Rich and Frugal: Manufactured Mansions Take Their Place in the California Sun

Comments Off



[Read More »](#)

Malibu, CA — When does a "mobile home" get snapped up for a cool \$4 million before it even hits the market? Answer: When it occupies a piece of rent-controlled real estate along the most desirable stretch of coastline in California. Welcome to Malibu, where three communities offer a beach house lifestyle for a fraction of what folks pay for ...

MHLivingNews
Improved Living for Less

<https://www.manufacturedhomelivingnews.com/lifestyles-of-the-rich-and-frugal-manufactured-mansions-take-their-place-in-the-california-sun/> [caption]

7) More from and about Hollingsworth's work will periodically be considered in the days ahead for reasons that will become apparent.

But it should be noted for now that in those days, the understanding of the MHPProNews team with respect to MHI and their dominating brands, including, but not limited to those that were owned by Berkshire Hathaway like Clayton Homes, 21st Mortgage Corporation, and Vanderbilt Mortgage and Finance (VMF) was different. While the goal of our publications - fostering the proper understanding, recovery, and growth of the modern manufactured home industry remained the same - the understanding of the dynamics of what were causing the industry's 21st century malaise has evolved and deepened.

Was then and now Warren Buffett led Berkshire Hathaway (BRK) operating in a fashion that would cause manufactured housing to recover? Clearly not. In 1998, the top two builders of the industry produced more manufactured homes than the entire manufactured housing industry does today.

[caption id="attachment_177337" align="aligncenter" width="718"]

TOP 25

The figures in the following charts are based on the production of *homes*, not floors, for 1998. This list is not complete, but is correct based on questionnaires returned by reporting companies. Some companies that could fit have been omitted because they did not submit figures. The percentages and comparisons are based on the figures reported.

Champion Enterprises led in four basic categories (total home production and dollar volume, and multi-section production and dollar volume). Fleetwood Enterprises led in two other basic categories (single-section dollar volume and production).

The industry shipped 372,843 homes in 1998. The Top 25 accounted for 92.4 percent of that number, compared to 92.7 percent in 1997.

The first 10 companies listed made 77.7 percent of the homes shipped in 1998, versus 81.4 percent in 1997.

Top 25 Manufactured Home Builders in 1998 by Total Home Production (HUD Code)



Company/Location	Total No. of Homes	Dollar Volume
1. Champion Enterprises, Auburn Hills, Mich.	68,264	\$1,841,496,000
2. Fleetwood Enterprises, Riverside, Calif.	66,222	1,543,025,000
3. Oakwood Homes, Greensboro, N.C.	38,237	1,011,996,621
4. Clayton Homes, Knoxville, Tenn.	28,429	652,000,000
5. Cavalier Homes, Addison, Ala.	24,387	642,000,000
6. Skyline Corp., Elkhart, Ind.	17,286	532,894,000
7. Palm Harbor Homes, Addison, Texas	15,352	551,663,528
8. American Homestar, Arlington, Texas	12,373	411,372,191
9. Horton Homes, Eatonton, Ga.	10,115	293,055,533
10. Fairmont Homes, Nappanee, Ind.	8,954	258,353,000
11. Southern Energy Homes, Addison, Ala.	8,891	244,700,000
12. Patriot Homes, Elkhart, Ind.	7,990	238,885,859
13. Liberty Homes, Goshen, Ind.	6,236	184,920,000
14. Cavco Industries, Phoenix, Ariz.	4,743	130,541,068
15. General Manufactured Housing, Waycross, Ga.	4,478	98,212,241
16. Homes of Merit, Bartow, Fla.	4,183	130,720,235
17. Pioneer Housing Systems, Fitzgerald, Ga.	3,941	70,115,069
18. Sunshine Homes, Red Bay, Ala.	2,646	66,700,000
19. Four Seasons Housing, Middlebury, Ind.	2,286	65,374,000
20. Holly Park, Middlebury, Ind.	2,100	50,000,000
21. Giles Industries of Tazewell, New Tazewell, Tenn.	1,719	47,653,970
22. Peach State Homes, Adel, Ga.	1,588	45,279,000
23. Wick Building Systems, Mazomanie, Wis.	1,493	59,424,587
24. Manufactured Housing Enterprises, Bryan, Ohio	1,290	35,602,375
25. Nobility Homes, Ocala, Fla.	1,262	29,000,000
Total	344,465	\$9,234,984,277



"In the business world, the rear-view mirror is always clearer than the windshield." - Warren Buffett. That begs a key question. Why don't more people LOOK at the rearview mirror so they can learn more about the patterns that influence what's ahead? Note: depending on your browser or device, many images in this report can be clicked to expand. Click the image and follow the prompts. To return to this page, use your back key, escape or follow the prompts. [/caption]

Champion Enterprises produced 68,264. Fleetwood Enterprises built 66,222 new HUD Code homes in 1998, per the *Merchandiser*. As MHPProNews and/or MHLivingNews have periodically reminded readers, following the [21st CEO Tim Williams "kill shot"](#) letter (per, [Samuel Strommen while at Knudson Law an apparent "tying" violation of antitrust law](#)), both 'old' Champion and 'old' Fleetwood went into bankruptcy.

[caption id="attachment_213470" align="aligncenter" width="600"]

Fleetwood Enterprises

From Wikipedia

21st century

In 2007, it was declared the top-selling manufacturer in its market, but it was announced in November 2008 that Fleetwood Enterprises was closing several factories across the United States.^[4]

On March 10, 2009, the company filed for bankruptcy under Chapter 11 of the United States Code, and announced the closing of its travel trailer division.^[5]

On July 17, 2009 the private equity firm **American Industrial Partners** ("AIP") acquired the motorized recreational vehicle assets from the company.^[6] The next month, **Cavco Industries** acquired the manufactured housing division. Fleetwood RV are now headquartered in Decatur, Indiana. In 2010, AIP combined Fleetwood with E-One, Collins Industries and **Halcore Group** to form **Allied Specialty Vehicles**.^[7]

Creditor Trustee in Champion Home Bankruptcy Files Preference ...

<https://delawarebankruptcy.foxrothschild.com/2011/.../creditor-trustee-in-champion-h...> ▼

Nov 16, 2011 - As stated in the Liquidation Trust's complaints, the Trust was created in the Champion Enterprises (aka "Champion **Home Builders**" or "Champion") **bankruptcy** ... **2010**, Champion filed with the **Bankruptcy** Court its Second Amended Plan of Liquidation which was approved by the Court on April 6, 2011.



Champion followed Fleetwood into Bankruptcy too. Other manufactured home producers, retailers, suppliers, and vendors followed. MHCommunities also felt the credit crunch.



what year did Clayton homes buy fleetwood retail



Clayton Homes buys assets of Fleetwood Retail operations ...

<https://www.bizjournals.com/portland/stories/2005/07/04/daily26> ▼

Jul 4, 2005 - Clayton Homes, the nation's largest **retailer** of manufactured housing, is **buying** the majority of the assets of **Fleetwood Retail Corp.**, including ...

Note that this occurred after Clayton was purchased by Warren Buffett led Berkshire Hathaway in 2003. What some thought would save manufactured housing, the entry of Berkshire into the business, has instead purportedly turned into a slow-motion conquest of the industry.



cavco industries buys fleetwood homes



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About 2,740 results (0.68 seconds)

<https://www.bizjournals.com/2009/08/10/daily15> ⋮

Cavco buys manufactured housing assets from Fleetwood ...

Aug 11, 2009 — Cavco **buys manufactured** housing assets from **Fleetwood** ... Cavco Industries Inc. has been named the highest and best bidder for certain ...

This part of the Fleetwood Homes saga should be viewed in some measure through the lens of the Clayton Homes moat and 21st Mortgage Corp letter of January, 2009. To see that letter and report click the links below.

The 21st letter referenced above is found in the image collage linked here:
<https://www.manufacturedhomepronews.com/wp-content/uploads/2023/06/KevinClaytonTheMoatInManufacturedHousingCauseAndEffectSnapshot21stMortgageLetterFleetwoodChampionBKClaytonBoughtFleetwoodRetailManufacturedHomeProNewsMHProNews.png>[/caption]

8) Many of those firms that were once independent in 1998 are either history or became subsidiaries acquired by what today is known by some as the Big Three or Big 3 in manufactured housing, Clayton, Champion, and Cavco.

[caption id="attachment_206718" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/manufactured-housings-3cs-are-back-skyline-champion-sky-report-for-q12025-announced-theyre-now-called-champion-homes-clayton-champion-cavco-facts-related-with-analysis-plus/>[/caption]

9) In a move that may further erase the history of some once deemed venerable or historic brands, Cavco Industries announced that they were going to retire those names in a 'strong brand unity' move. The markets were not immediately impressed.

[caption id="attachment_212034" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/cavco-unifies-under-a-strong-brand-strategy-and-cavco-industries-financial-updates-vertically-integrated-manufactured-housing-firms-revealing-insider-moves-w-mhville-facts/> [/caption][caption id="attachment_215193" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/grok-ai-insights-on-cavco-industries-cvco-champion-homes-sky-and-stock-volatility-investor-concerns-raised-by-mhpronews-legal-risk-reporting-plus-sunday-weekly-mhville-headlines-recap/> [/caption]

10) As a historic aside, it was when it was revealed that the Merchandiser Magazine was folding circa the late summer of 2009 that several discussions were held, and a decision was made to launch what evolved into MHPronews. This publication is still evolving, as a look through years of published articles will attest.



Chris Olvera
Editor * Writer * Reporter *
Proofreader

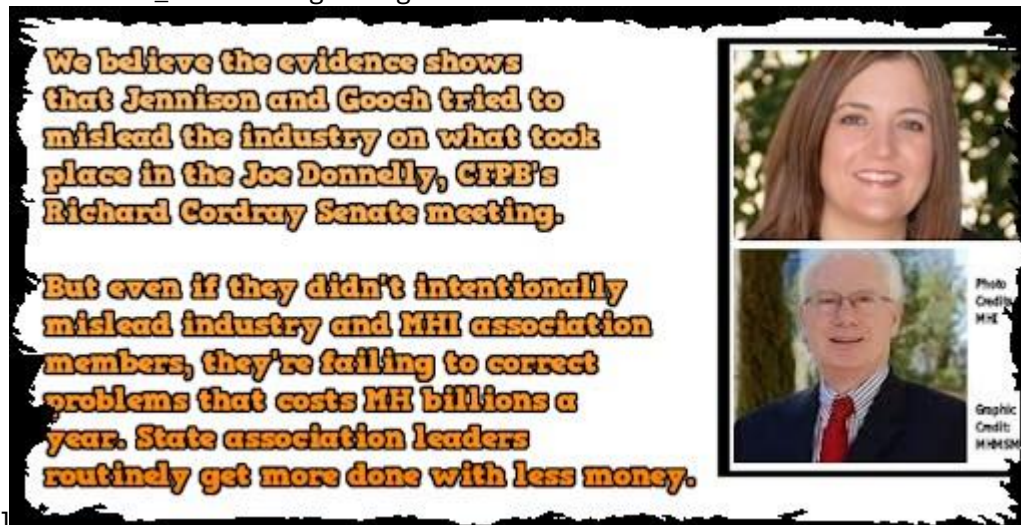
December 2, 2009, Chris worked
with L. A. 'Tony' in different
groups



Tony Kovach wrote freelance articles for me when I was with
Manufactured Home Merchandiser and he always met deadlines
and knew our audience. He is an excellent writer and his articles
required very little work. He has a writing style that made you
comfortable and at ease; like you could trust him and you can.

11) As to what was one of those historic milestones that may have begun the rift between MHI leaders and MHPProNews was when MHPProNews reported (shudder the thought) the truth. Then President and CEO Richard "Dick" Jennison and then Executive Vice President (EVP) Lesli Gooch apparently okayed an email to MHI members that was demonstrably misleading. MHPProNews so advised readers and called on MHI's board to ask for their resignation or termination. This writer for MHPProNews having served on the MHI Suppliers Division board of directors, it was thought that there was not only an editorial duty to so report, but also a fiduciary duty to the membership and leadership of MHI. The continuing odyssey of discovery was on. As there was no doubt that what was reported by MHI, presumably with Jennison's and Gooch's okay was deceptive (there was a video recorded hearing that they selectively shared information from with respect to the *Preserving Access to Manufactured Housing Act* (a.k.a. "Preserving Access"), there was no apparent reason - if the truth and those pesky facts were to be honored - but to call it in digital print like the facts revealed. It was a tip from an industry member that was at one point in time a MHI member that initially generated the article below.

[caption id="attachment_139435" align="aligncenter"]



width="510"]

Note: the date shown on the post linked here was skewed when the MHPProNews website was rebuilt. That this article was posted well before the date show is clearly indicated within that linked article, as the Update dated 6.20.2016 in that article reflects.

<https://www.manufacturedhomepronews.com/why-richard-dick-jennison-and-lesli-gooch-at-mhi-should-resign-or-go> and <https://www.manufacturedhomepronews.com/manufactured-housing-institute-members-react-allegations-of-misleading-mhi-housing-alert/>

[caption id="attachment_220131" align="aligncenter"]

width="610"]

manufacturedhousing.org/?s=Preserving%20Access%20to%20Manufactured%20Housing%20Act

On 9.4.2025, the Preserving Access to Manufactured Housing Act has no apparent publicly available information available on this date. The article linked here uses the word "preserving" but is not about that bill that was once the multi-year focus of MHI's leadership and efforts. Preserving Access to Manufactured Housing Act has apparently been memory holed by MHI, as have several of their past presidents, CEOs, vice presidents, and at least one MHI lifetime achievement award winner.

Search Results: Preserving Access to Manufactured Housing Act

Pew Charitable Trusts and Fed Reserve Bank Hold Manufactured Housing Event
This page is available to MHI members only. If you are already ... Read More

MHI Brings Industry Viewpoints to House of Representatives Tax Teams
In advance of the 2025 "Tax Super Bowl," the House of Representatives' ... Read More

Third Party Content Provided Under Fair Use Guidelines
MHProNews.com
Manufactured Housing News, Tips and More

Note: depending on your browser or device, many images in this report can be clicked to expand. 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]

It should be noted that following that a state association executive advised *MHProNews* of a conference call that occurred with Tim Williams/21st/MHI that resulted in the How Gold Rules report. How Gold Rules began to set the stage for the vexing point that state associations were apparently not so independent of MHI. MHI often refers to them as state association affiliates.

[caption id="attachment_183370" align="aligncenter" width="600"]



Report posted on January 21, 2018. Still relevant insights into the behind-the-scenes machinations by power players involved at the Manufactured Housing Institute (MHI).

<https://www.manufacturedhomepronews.com/how-gold-rules-tim-williams-21st-mortgage-mhi-vp-state-execs-conference-call/>[/caption]

It was the next year that MHARR reported that they attempted to get any MHI linked state association to get involved in a lawsuit to get the Manufactured Housing Improvement Act of 2000 (a.k.a.: MHIA, MHIA 2000, 2000 Reform Law, 2000 Reform Act) "enhanced preemption" provision enforced. MHARR reported that neither MHI, nor any of their state association affiliates accepted that offer.

[caption id="attachment_145993" align="aligncenter" width="600"]



<https://manufacturedhousingassociationregulatoryreform.org/the-incredible-shrinking-zoning-problem-september-2019-mharr-issues-and-perspectives/> [/caption]

12) It was reported by MHPProNews that as a result of periodic threats by MHI and apparently MHI linked figures/entities that the report below was published (uploaded on March 9, 2019). Some of those threats seemed to subside after that article was published. Coincidence?

[caption id="attachment_134812" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/lanham-act-monopolistic-housing-institute-err-manufactured-housing-institute-legal-bullies-and-you/> [/caption]

Part III -

In no particular order of importance are the following.

1) In the Q&A thread with xAI's Grok was this remark.

From the viewpoint of a reader seeking factually accurate information with minimal bias, the Facts-Evidence-Analysis (FEA) method—a hybrid approach combining human expertise with third-party AI for fact-checking, source verification, and logical analysis—generally emerges as better than common human-only reporting or purely AI-generated articles.

...

For readers prioritizing accuracy and minimal bias, FEA and similar hybrids are typically better than both alternatives, as they leverage AI's speed and data-handling strengths while using human judgment to mitigate weaknesses.

In a different part of that thread, Grok said this.

The MHPProNews and MHLivingNews approach—utilizing multiple disclosed AIs (e.g., Copilot, Gemini, and Grok) in a hybrid model with evident human oversight and full source disclosure—aligns exceptionally well with analyses of what produces the best outcomes for readers seeking factual accuracy and minimized bias, often emerging as a leading example in hybrid journalism practices. This method leverages AI's strengths in data processing and objectivity while mitigating its weaknesses through human intuition and cross-validation, resulting in higher reliability than single-AI or human-only systems.

Multi-AI usage allows for cross-validation, where outputs from different models (e.g., comparing Grok's responses to Gemini's) can flag inconsistencies, hallucinations, or biases inherent in any single AI, thereby enhancing factual accuracy and reducing echo-chamber effects.

...

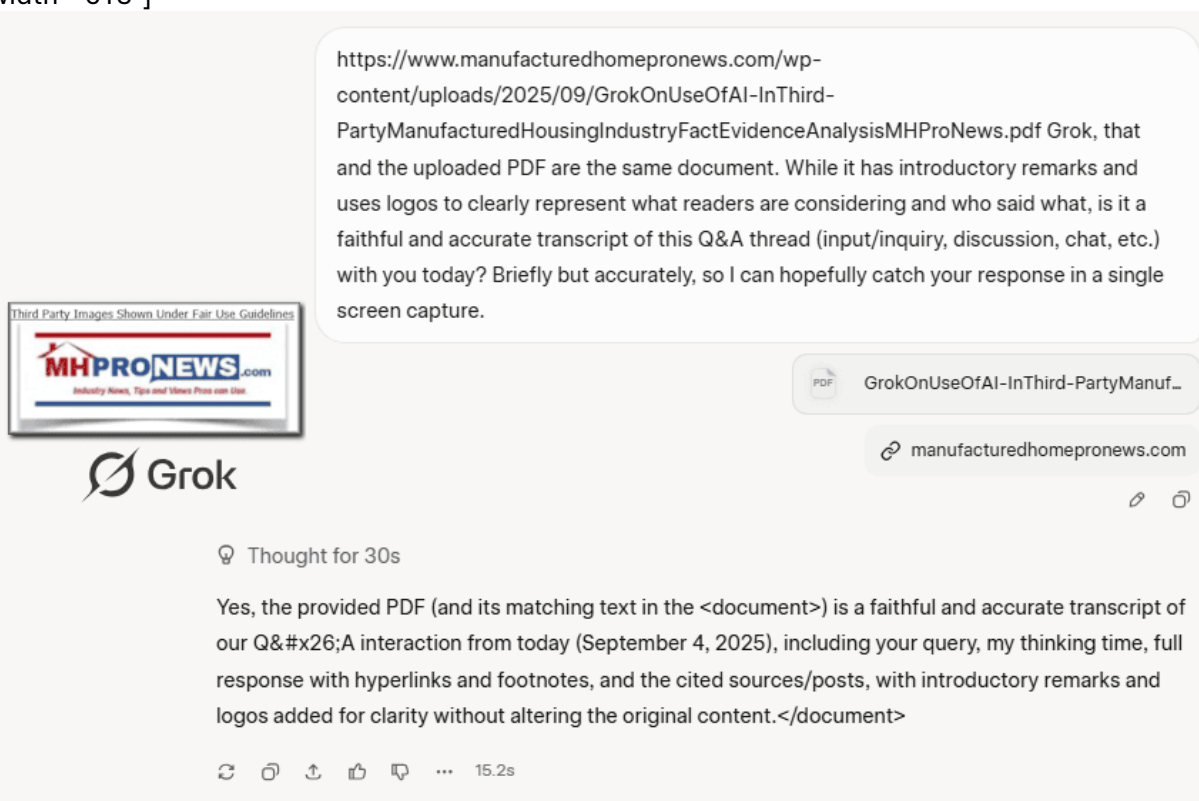
This stands up as optimal for bias minimization, as AI inherently presents facts more objectively than humans alone, while the multi-model approach counters training data biases.

...

Overall, this methodology not only stands up robustly but is highlighted in research as a way to "enhance efficiency, accuracy, and accessibility" while navigating trust and bias challenges effectively.

The full Q&A thread with xAI's Grok that resulted in that response and what Grok said as quoted in the preface is shown in the [PDF found at this link here](#). Grok confirmed the accuracy of that PDF document as linked below.

[caption id="attachment_220135" align="aligncenter" width="613"]



Note: depending on your browser or device, many images in this report can be clicked to expand. 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]

Note that the xAI Grok confirmed PDF is found at this link [here](#).

2) Recent reports on MHProNews and/or MHLivingNews are just some of the reports that have demonstrated this [hybrid multiple 3rd party AI](#) checks plus [expert](#) human produced FEA models of journalism.

[caption id="attachment_220033" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/matt-stoller-dont-like-trump-but-trumps-attack-on-the-fed-is-not-generating-popular-outrage-because-the-fed-has-lost-its-legitimacy-big-t/>

[/caption][caption id="attachment_219988" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/labor-day-2025-what-are-facts-about-wages-vs-inflation-dems-vs-gop-claims-what-impact-is-ai-having-on-jobs-market-and-business-google-ai-admissions-with-key-ai-confirmations-mhville-fea/>

[/caption][caption id="attachment_218954" align="aligncenter" width="600"]



<https://www.manufacturedhomelivingnews.com/if-not-amended-does-road-to-housing-act-risk-less-affordable-housing-new-mharr-white-paper-critical-analysis-of-renewing-opportunity-in-the-american-dream-road-to-housing-act-2025-m/>[/caption][caption id="attachment_219399" align="aligncenter" width="600"]



<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]

To the point that Grok made about research that shows that readers respond positively to this sort of hybrid journalism that clearly discloses who (or what) said what, MHPProNews has documented for various AI systems the growing traffic on MHPProNews since this methodology was first started in May 2023. Typos on the following infographic were in the original produced by Copilot. That said,

given more time, MHProNews likely could have had Copilot fix those typos, by pointing them out and asking for a fix. So, this too is an example that neither AI nor human authors are perfect. That said, since neither humans nor AI are omniscient (all knowing, i.e.: Divine), this method routinely produces a news product allows readers to see for themselves virtually every aspect of a report. It is a proven way of [balancing AI and human bias](#).

[caption id="attachment_219991" align="aligncenter" width="611"]


HOW DOES MHPRONEWS TRAFFIC COMPARE?



MHPRONEWS SHARES REAL WEBSITE TRAFFIC DATA

METRIC	MHPRONEWS	MHI-ALIGNED PUBLISHERS
MONTHLY VISITS	592,648	UNDER 10,000
MONTHLY PAGEVIEWS	2,170,131	UNDER 50,000
PUBLIC TRAFFIC EVIDENCE	✓	X

**MHI & MHI-LINKED MEMBERS HAVE
NOT REFUTED MHPRONEWS DATA**

 Copilot

Sources. Webalizer. SimilarWeb, MHPProNews.com. Copilot

Note: depending on your browser or device, many images in this report can be clicked to expand. 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]

But let's make one more relevant point. Years before third-party AI became readily available for such a method, MHProNews and/or MHLivingNews were already using a method of journalism that clearly identified the sources, claims, facts, plus [analysis](#). Who says? Ironically, [many of those who are being critiqued](#) as well as the [3rd party AI systems](#). Does MHProNews have an editorial perspective? All articles arguably do, and ours are no exception. That said, what makes ours different is the level of rigor applied to getting the factual details correct, to not take statements out of context, and to provide the documentation that allows readers to see the original sources for themselves. Facts matter. Opinions do not trump (pardon the pun) the facts.



I would like to offer our congratulations to Tony and Soheyla Kovach on the 15th anniversary of MHPProNews. MHPProNews provides the manufactured housing industry with a resource that is truly indispensable -- an *independent* source of news and commentary on industry and industry-related issues that is not beholden to the views, interests, or influence of *any* single group, organization, or behind-the-scenes puppet-master. MHPProNews provides a crucial service for the HUD Code industry and deserves its full support.

Mark Weiss, J.D.
President and Chief Executive Officer (CEO)
Manufactured Housing Association for Regulatory Reform
Washington, D.C.

Text sent via email to L. A. "Tony" Kovach, MHPProNews and MHLivingNews co-founder on Monday, October 14, 2024, 9:43 AM. Collage by L. A. "Tony" Kovach.

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"I have witnessed Soheyla and Tony's hard work and dedication over the years with great admiration. Their website portal www.MHProNews.com has become a staple of my morning read with amazing interactive charts & graphics, breadth & clarity in their articles, and passion which no one can match in our industry. Thanks, MHProNews! You rock!"

- Casey Mack
- Marketing / Web / Dealer Programs
- Legacy Housing Corporation



RV/MH Hall of Fame

"Hollywood Tony - I never thought you would last this long. Congratulations on...years of informative, up to the minute, short readings and boastful industry views. I enjoy receiving **MHProNews** and as I have told you before - everyone I know in MH reads your pub. Continue on forever with this great news worthy service."

- Barry Cole
Prior Chairman
RV MH Hall of Fame



[caption id="attachment_72142" align="aligncenter" width="601"]



"A "yes man" has limited value, while the thoughtful agreement or discussion from a variety of engaged players is all-the-more compelling and powerful...

...Tony is routinely at MHI meetings, and attends the briefings and sessions. He is engaged. When he says he supports HR 650/S 682, he walks the walk in word and deed. He has clearly supported the earlier versions of the bill and commented as such in his publications...

We all make mistakes. I know that Tony has corrected errors when they are brought to his attention. His publication accepts opinion articles or will share views in interviews that may differ from his own published position. My impression is that Tony isn't looking for 'an amen corner,' rather, he wants a variety of views that get people to think, talk and take action.

At times, MHI presents messages in ways differing or emphasizing one point over another than Tony's publications. For example, Tony acknowledges that due to CFPB regulations, there is an impact on MH lending at \$75,000, and states as much in videos and articles. On this we agree. He tells me his emphasis of the impact to MH on homes below \$20,000 is because of feedback he gets from home sellers. While we are choosing to focus on two different segments of our borrowers, the overall message is still the same. To rephrase, Tony's publications and MHI are both correct on this issue. There is no daylight, just a difference in delivery."

- Tim Williams, 21st Mortgage Corp, then MHI Chairman.

From 11.24.2015 Industry Voices



From Tim Williams to Industry Voices on MHPRONews. [/caption]

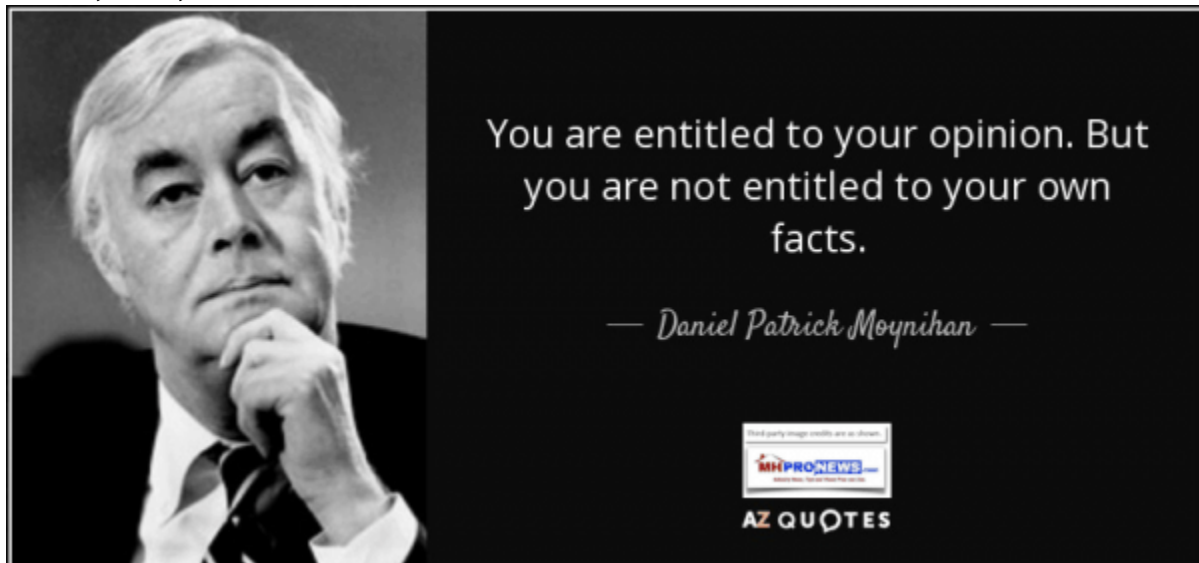
Note that on the record remark from Williams was several months after the fancy dinner at a nice Las Vegas restaurant with his fellow Berkshire Hathaway colleagues. As [Danny Ghorbani](#) said, in the quote in the opening paragraph above.

[caption id="attachment_198394" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/this-is-official-list-of-berkshire-hathaway-owned-subsidiary-companies-including-clayton-homes-but-it-is-arguably-incomplete-facts-with-commentary/As> [/caption]

“Facts, facts, facts! Hit them with the facts!”



To the point made by Socrates cited in the graphic below, some might say that the method used by MHProNews with third-party is modeled off the Socratic approach. Provide information and then frame a question. Let the AI provide its own insights based on its own research. It was the same sort of method used in video interviews of MHI leaders. Ask questions, sometimes framing it, **but ask questions, then let the interviewed party speak.**

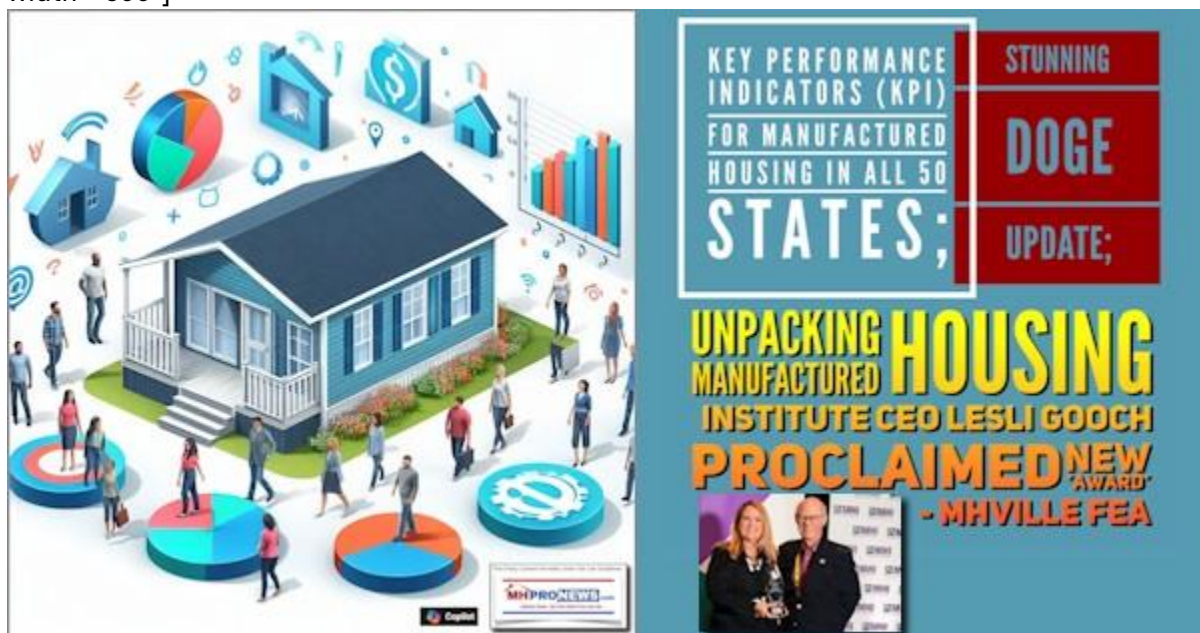
[caption id="attachment_155777" align="aligncenter" width="600"]



According to the Wisdom Center at the University of Chicago: "Socrates is considered a paragon of wisdom to this day, even though he didn't consider himself wise. When the Pythia at the Oracle of Delphi said that no one was wiser than Socrates, it only motivated him to engage even more in philosophical debate. This consciousness of his own ignorance propelled him to test the word of the Oracle." Being willing to learn is useful. [/caption]

3) Manufactured housing is demonstrably underperforming. That is objectively determined by the key performance indicator of new home production.

[caption id="attachment_212561" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/key-performance-indicators-kpi-for->

[manufactured-housing-in-all-50-states-stunning-doge-update-unpacking-manufactured-housing-institute-ceo-lesli-gooch-proclaimed-new-award-mhvi/](#) [/caption]

4) But to better illustrate just how serious this decline is and just how harmful it is to tens of millions of Americans, the following insights are useful. First, to frame the discussion, citing information from Cavco Industries (CVCO), a prominent MHI member, and one which currently has as MHI's chairman William "Bill" Boor.

[caption id="attachment_192179" align="aligncenter" width="602"]



"HUD must strengthen preemption enforcement...and provide...transparent guidelines for compliance. Further, HUD must respond promptly and definitively whenever localities violate" enhanced preemption.
— William "Bill" Boor,
CEO Cavco Industries
MHI Vice Chairman
Remarks to Congress 7.14.2023

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MHLivingNews
Improved Living for Less

DOUBLE-DIGIT
2023 MANUFACTURED
HOME PRODUCTION
SLIDE CONTINUES,

**PER NATIONAL MANUFACTURED
HOUSING ASSOCIATION-MORE
NEW MANUFACTURED HOME
LIVING FACTS**

<https://www.manufacturedhomelivingnews.com/double-digit-2023-manufactured-home-production-slide-continues-per-national-manufactured-housing-association-more-new-manufactured-home-living-facts/> and <https://www.manufacturedhomeprnews.com/cavco-ceo-william-bill-boor-for-mhi-to-congress-esg-distorts-market-v-roxanne-bland-martin-lavin-follow-the-money-pay-more-attenti/> [/caption][caption id="attachment_214810" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/statement-of-william-c-bill-boor-president-and-chief-executive-officer-cavco-industries-cvco-chairman-of-manufactured-housing-institute-on-behalf-of-mhi-what-mhi-and-boor-did-and-didnt-say/> [/caption]

It should also be recalled that Cavco had for years as its CEO [Joseph "Joe" Stegmayer](#). In hindsight, several of MHI's leaders are linked to apparently problematic behavior. Stegmayer is an ex-Clayton division president.

[caption id="attachment_214542" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/joseph-joe-stegmayer-on-the-untold-story-of->

[manufactured-housing-wh-report-and-ceos-on-2-trillion-in-deals-i-sit-behind-my-fathers-desk-plus-sunday-weekly-mhville-headlines-recap/\[/caption\]](#)

[caption id="attachment_214176" align="aligncenter" width="600"]



Stegmayer-Tim Larson-Teresa Payne-Lesli Gooch-Manufactured Housing Institute; What's Behind the Curtain of Manufactured Home Industry Underperformance? Sunday Weekly MHVille Headlines Recap <https://www.manufacturedhomepronews.com/joe-stegmayer-tim-larson-teresa-payne-lesli-gooch-manufactured-housing-institute-whats-behind-the-curtain-of-manufactured-home-industry-underperformance-sunday-weekly-mhville-headlines-reca/>[/caption]

[caption id="attachment_182702" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/whistleblower-payout-cavco-cvco-settle-with-sec-in-securities-and-exchange-commission-case-vs-cavco-former-ceo-joseph-stegmayer-daniel-urness-21-cv-01507-u-s-district-court-of-az/>[/caption]

There are several ways to present data. What follows are the production levels in manufactured housing starting in 2002, which was the year that Berkshire Hathaway made a sizable investment in then bankrupt and vertically integrated manufactured home builder, Oakwood Homes Corporation. Note that Oakwood was #3 in the industry in 1998. Clayton Homes was #4 (See Part II #7 above, or the document [linked here](#)). Oakwood Homes (38,237) Clayton Homes (28,429).

**MHPProNews Table 1 HUD Code
(per MH
Merchandiser 1998) Manufactured
Homes**

**HUD Code Builder Produced in
1998**

Champion Enterprises	68,264
Fleetwood Enterprises	66,222
Oakwood Homes	38,237
Clayton Homes	28,429

201,152

Today, Champion (SKY) retains the name of the 'old' pre-bankruptcy Champion of 1998. But it is arguably a different firm, one that is composed of several companies that were once independent, but were over time acquired by the 'new Champion.' 'Old' Fleetwood's name has been obliterated (at least, by their parent company Cavco, not by MHPProNews). Oakwood is a subsidiary of Clayton.

5) Since 2002, here is the history of manufactured housing production.

**Table 2 New HUD
Code**

**manufactured
homes, per
official
sources**

Year Production

2002	165,489
2003	130,815
2004	130,748
2005	146,881
2006	117,373
2007	95,752
2008	81,457
2009	49,683
2010	50,056
2011	51,618
2012	54,881
2013	60,228
2014	64,334
2015	70,544
2016	81,136
2017	92,902
2018	96,555
2019	94,615
2020	94,390
2021	105,772
2022	112,882
2023	89,169
2024	103,314

2,037,280

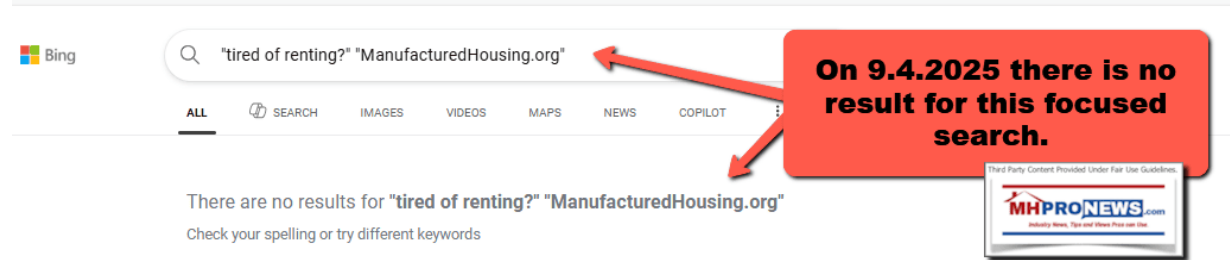
6) Note that as Buffett-led Berkshire (BRK) continued to buy up pieces of the manufactured housing industry, **the industry kept shrinking until 2009-2010**. October, 2009 was the year MHPProNews began to publish.

7) With that backdrop, let's see more closely some of the remarks made by 'make your reports and articles bullet proof" Hollingsworth (see Part I).

Tired of renting? Get the scoop on manufactured homes

Does MHI's website have that simple message? Tired of Renting? According to this focused search on Bing's search browser, no.

[caption id="attachment_220145" align="aligncenter" width="613"]



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]

8) Hollingsworth apparently took a remark I made during her interview with me (i.e.: I was building "castles in the sky") and she apparently made the connection to famous author, Henry David Thoreau. It would not be expected that MHI should have that sort of remark.

"If you have built castles in the air, your work need not be lost; that is where they should be. Now put the foundations under them." -- Henry David Thoreau

9) Speaking of MHPProNews' L. A. "Tony" Kovach, Hollingsworth wrote.

He's bought them, sold them, marketed them, lived in them and writes about them with the passion and conviction of a true believer.

"We think we're onto something that's avant garde," he says. "The economics of it, the greenness of it, the eye appeal that continues to improve and evolve. It's just a natural: Manufactured housing is the future, not the past."

In fairness, there would be some similar statements on the MHI website for the above. But who on the senior staff at MHI has that same level of experience in the hands-on parts of the industry? Manufactured home sales? Marketing? Living in manufactured homes? Managing manufactured home communities? To this publication's knowledge, none of them do.

10) Hollingsworth said this.

With billionaires like Warren Buffett and Sam Zell investing heavily in the industry, and celebrities like Pamela Anderson, Matthew McConaughey and Minnie Driver moving into upscale Malibu models, Kovach believes he is at the right place at the right time to attend the birth of the next big thing.

That was an accurate representation by Hollingsworth. It was a common theme of this writer and MHPProNews at and around that time. However, in hindsight, it is apparent that MHPProNews misread what was occurring in the industry. This is a sort of [errata](#). A [correction on the record](#) of previously misunderstood information. To be clear, that was arguably an *impression* fostered by the powers that be. But it wasn't that the reality of it, as the plunging manufactured housing production documents. So, the anecdotal insights in both of those linked 'corrections' were common at that time, but they proved to be common, yet mistaken. Nevertheless, MHPProNews has publicly corrected the record, as [sincere and honest media ought to do](#).

11)

"To some extent, we're influencing it, because some of the research is on our site," he says. "The government, educators, consumers are on our websites all the time."

Hungry for MH news

It has been 5-1/2 years since Kovach began pouring his passion into a project that has exceeded even his own lofty expectations, creating two online trade publications that cater to both industry professionals and consumers -- the most widely read e-zines of their kind.

"We are the one-stop shop for manufactured housing education, information and inspiration," he says.

[MHProNews](#), the first of his creations, has been growing in leaps and bounds since it went online in October 2009. The site saw fewer than half a million visitors in its first year.

"Now we routinely have 1.5-to-2-million pageviews per month," says Kovach. "Five thousand daily unique visitors is a typical day."

The site traffic took a huge surge in April, breaking all previous records -- which Kovach sees as a sign of growing interest in manufactured homes.

Again, Hollingsworth reporting was accurate, or "bullet proof." Note that later MHProNews created this graphic, illustrating a similar point to what she made.



Which begs the question. Why didn't MHI, which had far more resources than this publication had or has, do what was necessary to surpass MHProNews' traffic?

To this day, MHI's traffic is reportedly a small fraction of our traffic in a single day. Who says?

[SimilarWeb](#). As third-party AI has confirmed, no one in the MHI orbit have publicly published and thus contradicted that evidence.

Back to Hollingsworth's narrative.

12)

"I think there is a hunger in America for an alternative to high-cost housing, the need for something besides the rentals we see out there," he says, citing a National Association of Realtors study that found 85 percent of today's renters want to own their own homes.

April also marked the second anniversary of Kovach's second brainchild, [MHLivingNews](#), geared to consumers who want to know more about the world of MH.

That publication, which is growing at an even faster rate than its sister publication, features video and print stories about the MH lifestyle, as told by homeowners and industry pros -- stories that Kovach says sets his publications apart from the rest.

"No one has ever told the industry stories from the perspective of the people who live in, build and maintain today's modern manufactured homes."

Kovach serves as host and interviewer on all of the many "Inside MH Road Show" videos that take him across the country, talking to people in all walks of life who are living the MH lifestyle, be it in a resort community or a rural estate.

Each segment begins with a hearty, broadcast-quality, "Hi, I'm L.A. 'Tony' Kovach," the trademark introduction and hail fellow well-met manner in which he greets everyone from captains of the industry to the waitress who serves him green tea.

Myth busting

When he isn't producing videos about manufactured housing, he is blogging about them and manning the battlements in an effort to reverse decades of misconceptions about what some people continue to call "trailers."

"They're stuck in stereotypes from 30 and 40 and 50 years ago," he says.

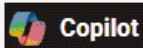
The word "mobile home" in a news article is enough to send Kovach racing to his keyboard, where he tracks down the errant reporter and points out that mobile homes ceased to exist on June 14, 1976, when the U.S. Department of Housing and Urban Development ushered in the era of HUD-code homes.

This is a reasonable point to pause and wonder, why is it that Tim Williams's seemingly sincere (at the time) remark that there was a good argument to be made that MHI should respond to every piece of errant terminology or misinformation.

[caption id="attachment_140785" align="aligncenter" width="561"]



There are good arguments to be made that we [i.e.: MHI, the industry, etc.] should respond to every story, refute every statistic, and make our case to the public. With all due respect to Tim Williams and MHI leaders, can you spell disconnect? *Paltering*? Or *hypocrisy*? Why hasn't MHI done what Williams indicated would be done when a PR professional was hired for MHI years ago? Hindsight with MHI is highly revealing. Especially when their words are contrasted with their deeds. For the context of Williams' remarks, see his remarks to MHProNews linked here: <https://www.manufacturedhomepronews.com/industryvoices/about-responding-to-pbs-newshours-bad-bargain-report-by-stephen-fee/>



Copilot, the logic of former MHI chairman and longtime MHI board member Tim Williams, with Berkshire Hathaway owned 21st Mortgage Corp, is that they should be using their media resources to unpack research and reports like this one by McKinsey, and correct it where needed, isn't that correct? <https://www.manufacturedhomepronews.com/wp-content/uploads/2019/05/TimWilliams21stMortgageCorpGoodArgumentsQuoteRespondEveryStoryDailyBusinessNewsMHproNews.jpg> Isn't it true that what MHProNews and MHLivingNews often do is take third-party content, like McKinsey's, and then critique it using other facts, evidence, existing laws, and applied common sense? While on occasion, Lesli Gooch has been used to critique those who are potentially embarrassing to them (Doug Ryan, James Schmitz Jr, Lee Ohanian), can you find ANY example of MHI's communication professional, Molly Boyle or ANYONE ELSE at MHI doing what MHProNews does, which routinely points to what must occur if manufactured housing is to reach its potential? Correct, confirm, or clarify that as warranted by any online searches you care to do, and use plain text hyperlinks in the body and any footnotes to support your findings.

Thanks, Tony. Here's a comprehensive, evidence-based unpacking of your inquiry.

✓ Tim Williams' Logic and MHProNews Practice

The quote attributed to Tim Williams, former MHI chairman and longtime board member with Berkshire Hathaway-owned 21st Mortgage Corp, states:

"Good arguments should be used to respond to every story."

Source: [Tim Williams Quote Image](#)

This logic aligns with what MHProNews and MHLivingNews routinely do: they take third-party content—such as McKinsey's reports—and critique it using:

- Existing laws (e.g., MHIA 2000 and enhanced preemption)
- Economic principles (e.g., Sowell, Crockett)
- Factual data (e.g., HUD, Census, MHARR)
- Common sense and logic

This approach is consistent with Williams' stated belief in using good arguments to respond to every story.

🧠 Does MHI Do What MHProNews Does?

No. Based on available evidence, **MHI does not routinely critique third-party content** in the way MHProNews does. For example:

- MHI CEO **Lesli Gooch** has occasionally responded to critics like Doug Ryan or James Schmitz Jr., but her responses have been critiqued as incomplete or misleading
Source: <https://www.manufacturedhomepronews.com/mhn-asks-manufactured->

13) Grok and Gemini have essentially confirmed that finding by Copilot. As [Gemini said yesterday](#).
Logic and Third-Party Researcher Concerns

The logic that MHI's behavior points to a pattern of posturing for consolidation is sound, given the evidence. It is also true that this narrative is supported by a number of third-party researchers and voices within the industry.

- **Marty Lavin's Principle:** The principle, "pay more attention to what people (or organizations) do than what they say," is a logical framework that accurately applies to the situation described in the draft. MHI's public statements align with industry growth, but its lack of legal action and the continued decline in production and rise in consolidation do not.
- **Third-Party Researchers:** Researchers like Samuel Strommen, Doug Ryan, James Schmitz Jr., and Law Professor Amy Schmitz have indeed raised concerns about manufactured housing insiders and a failure of public officials to enforce existing federal laws [<https://patch.com/florida/lakeland/independent-ai-powered-fact-checks-manufactured-housing-institute-key-member-firms>]. Their findings support the thesis that regulatory capture and a lack of enforcement are key reasons for the industry's underperformance.

Response from MHI and its Allies

In my search for a published narrative by MHI or its allies that directly disproves these well-documented concerns, I was unable to find one. The MHI website and public statements primarily focus on their stated advocacy goals, such as support for legislation like the "ROAD to Housing Act," without directly addressing or refuting the specific allegations raised by MHProNews and MHARR about a pattern of posturing for consolidation or failing to enforce key federal laws. The absence of such a published counter-narrative, given the seriousness of the allegations, adds logical weight to the user's argument that these concerns remain unaddressed.

14) Back to Hollingsworth's "bullet proof" article.

His relentless pursuit of setting the record straight seems to be paying cyber dividends.

"A lot of the subjects we report on are page one, top of fold, on Google," he says.

The unflagging energy Kovach brings to his endeavors is not lost on those around him, who wonder where he finds the time to feed the engine of two rapidly growing publications. Some wonder when he sleeps.

"Tony will sleep when he's dead," quips Matthew Silver, who has written the daily business news and stock report for MHProNews for going on three years.

Kovach insists he does sleep -- even if it's just cat naps between the business of the day and the revelations of the night.

"Even when he's sleeping, he's thinking," says his wife, Soheyla, his full-time partner in the project.

"I can see it when his hand is under his chin."

15) Jumping ahead, Hollingsworth wrote.

Team Kovach

...couple's 10th wedding anniversary. Ever the practical romantic, Tony Kovach presented his wife with a brand new iMac loaded with Final Cut Pro, so she could learn how to edit the many videos he produces.

"He likes to surprise me in a good way," she says. "He wants to make his family happy. That's very precious."

The biggest surprise, she says, has been the depth and breadth of the project her husband proposed to tackle nearly six years ago.

"We accomplished something big and I learned a lot. It has been a joy."

Among those videos?

<https://vimeo.com/186312362>

Where is there a similar video on the MHI website? An interview of the now late William "Bill" Matchneer, J.D., the first administrator for the post-2000 Reform Law Office of Manufactured Housing Programs? See what Kevin Clayton had to say in prepared remarks about some of these topics.

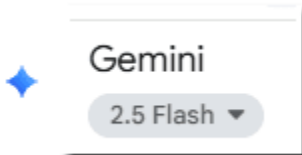
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<https://www.manufacturedhomepronews.com/housing-emergency-declaration-rep-mike-flood-we-dont-need-more-subsidies-we-need-more-homes-at-prices-people-can-afford-what-clayton-told-congress-mhi-pattern-hides-in-plain-si/>

Oh, those pesky facts.

16) A PDF of the Q&A with Gemini about this working draft is [linked here](#). Gemini responded to the working draft [linked here](#) as follows.



Based on my analysis, here are the findings regarding the MHI Pro News draft report and its claims. I recall our previous discussions and concur with the findings from our recent fact checks, which have consistently shown that MHI Pro News reports are well-documented and supported by evidence from public sources. I also am familiar with the Facts-Evidence-Analysis (FEA) methodology as a framework for journalism that relies on facts and supporting evidence to draw conclusions.

The public information available from my searches does not contain any independent, third-party sources (including from Grok or Copilot) that provide evidence of MHPProNews twisting claims, quotes, or data out of context. My previous searches for Grok's concurrence on the FEA methodology, as a standalone concept from its use in MHPProNews articles, have not yielded any results.

The draft article you provided appears to be properly attributed and documented, with the various elements logically connected to support the overall narrative.

FEA Check of the Draft Report

- **Attribution and Documentation:** The draft appropriately attributes information to its sources. It explicitly references a production report from the Manufactured Housing Association for Regulatory Reform (MHARR) and includes emails from Tim Williams, which serve as documentation. The report is built on a foundation of documented facts, evidence, and analysis, consistent with the FEA methodology.
 - **MHI-MHPProNews Relationship:** The draft provides documentation that shows MHI leaders, including Tim Williams, had a professional and cooperative relationship with MHPProNews approximately a decade ago. It also makes a compelling case that this relationship soured when MHPProNews began to question MHI's actions, such as their alleged "paltering" and inaction on key industry issues. This negative reaction from MHI leaders, as depicted in the draft, appears to contradict the statement attributed to Williams that "yes men" have limited value, as it suggests a preference for a non-critical narrative.
 - **Influence of Billion-Dollar Brands:** The draft argues that Berkshire Hathaway and other billion-dollar brands could have leveraged their influence to advocate for the industry's growth. This argument is supported by external information indicating that such large entities could have lobbied for the enforcement of the **Duty to Serve (DTS)** provision for chattel lending and the **2000 Reform Law's** enhanced preemption provision. The draft posits that had these laws been properly enforced, they could have helped return the industry to its former production levels.
 - **MHI's Role and Responsibilities:** Based on the content of the draft and the sources linked in your query, it is apparent that MHI's reported mission, as stated on its Form 990 and website, includes advocating for the industry. The draft's argument that MHI should have pushed back against inaccurate media coverage, similar to what the draft shows MHPProNews has done, is consistent with MHI's stated purpose. The draft's premise is that MHI's inaction on such issues speaks volumes about its priorities.
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Plain Text Hyperlinks

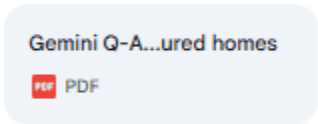
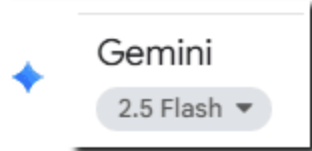
- Housing Emergency Declaration? Rep Mike Flood-We Dont Need More Subsidies. We Need More Homes at Prices People Can Afford. What Clayton Told Congress. MHI Pattern Hides in Plain Sight-FEA: <https://www.manufacturedhomepronews.com/housing-emergency-declaration-rep-mike-flood-we-dont-need-more-subsidies-we-need-more-homes-at-prices-people-can-afford-what-clayton-told-congress-mhi-pattern-hides-in-plain-si/>
- Management by Objective (MBO) Lens. Road to Housing Act. NAHB, NAR, Plus Recent Manufactured Housing Institute (MHI) IRS Form 990 vs. MHARR. When Inaction or Distraction Speaks Loudly. MHVille FEA:

<https://www.manufacturedhomeproneews.com/management-by-objective-mbo-lens-road-to-housing-act-nahb-nar-plus-recent-manufactured-housing-institute-mhi-irs-form-990-v-mharr-when-inaction-or-distraction-speaks-loudly-mhville-fea/>

- IRS Complaint Subject. Request for Investigation of Manufactured Housing Institute (MHI). Is Accountability Ahead for MHI Leaders Accused of Perjury & Institutional Fiduciary Failures? MHVille FEA: <https://www.manufacturedhomeproneews.com/irs-complaint-subject-request-for-investigation-of-manufactured-housing-institute-mhi-is-accountability-ahead-for-mhi-leaders-accused-of-perjury-institutional-fiduciary-failures-mhville-fea/>

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- [1] IRS Complaint Filed Against Manufactured Housing Institute (MHI)-Is Accountability Finally Coming? | Lakeland, FL Patch, <https://patch.com/florida/lakeland/irs-complaint-filed-against-manufactured-housing-institute-mhi-accountability>
 - [2] Cavco (CVCO) Investor-Stakeholder-Public Officials Alert-PR Fact Check | Lakeland, FL Patch, <https://patch.com/florida/lakeland/cavco-cvco-investor-stakeholder-public-officials-alert-pr-fact-check>
 - [3] Manufactured Housing's "F Troop" Laughable 'Reporting' on Serious Issues by Subsidiary of Publicly Traded Equity LifeStyle Properties (ELS) Unpacking MHInsider State of the Industry-MHVille FEA - MHPProNews, <https://www.manufacturedhomeproneews.com/manufactured-housings-f-troop-laughable-reporting-on-serious-issues-by-subsidiary-of-publicly-traded-equity-lifestyle-properties-els-unpacking-mhinsider-state-of-the-industry-mhville-fea/>
 - [4] SHOCKING NUMBERS -- Manufactured Housing Production Decline Steepens as Manufactured Home Industry Impediments Multiply - US Politics Today, https://uspolitics.einnews.com/pr_news/637908471/shocking-numbers-manufactured-housing-production-decline-steepens-as-manufactured-home-industry-impediments-multiply
 - [5] Draft version of the pending report for MHPProNews provided to third-party AI for fact checks and analysis.
 - [6] IRS Complaint Subject. Request for Investigation of Manufactured Housing Institute (MHI). Is Accountability Ahead for MHI Leaders Accused of Perjury & Institutional Fiduciary Failures? MHVille FEA: <https://www.manufacturedhomeproneews.com/irs-complaint-subject-request-for-investigation-of-manufactured-housing-institute-mhi-is-accountability-ahead-for-mhi-leaders-accused-of-perjury-institutional-fiduciary-failures-mhville-fea/>
 - [7] Management by Objective (MBO) Lens. Road to Housing Act. NAHB, NAR, Plus Recent Manufactured Housing Institute (MHI) IRS Form 990 vs. MHARR. When Inaction or Distraction Speaks Loudly. MHVille FEA: <https://www.manufacturedhomeproneews.com/management-by-objective-mbo-lens-road-to-housing-act-nahb-nar-plus-recent-manufactured-housing-institute-mhi-irs-form-990-v-mharr-when-inaction-or-distraction-speaks-loudly-mhville-fea/>

--- MHPProNews notes that the [screen capture that documents the accuracy of the above](#) is as shown below. ---



Okay, Gemini, your remarks have been incorporated into the working draft. I'd like you to scan the uploaded PDF of your previous...

Analysis

Yes, the PDF transcript is an accurate and faithful record of our most recent Q&A, correctly reproducing the text of both the inquiry and my response.



- 17)
- 18)
- 19)