

ChatGPT: What Did All MHVille FEA Checks Reveal About Manufactured Housing Institute CrossMods Efforts? How Many MHI Backed CrossMods Total Have Been Sold in U.S.? What Are Implications?

ChatGPT said:

Here's a summary of what the "MHVille FEA checks" (that is, fact-/evidence/analysis work done by MHPProNews / MHARR etc.) have revealed about the Manufactured Housing Institute's (MHI) CrossMods efforts; how many CrossMods have apparently been sold in the U.S.; and what the implications seem to be. If you want, I can also pull up counterarguments from MHI or other sources.

What is CrossMods / What MHI Promised

CrossMods (Cross-Modular Homes / CrossMod®) is a program promoted by MHI starting around 2016-2017, positioning a new class of manufactured homes that blend features of site-built homes (architectural features, foundations, aesthetics) with HUD Code manufactured home construction. The idea was that by upgrading the style, finishes, and appeal, CrossMods would help manufactured homes reach new markets (e.g. urban infill, conventional financing, more acceptance by developers, zoning, appraisers).

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MHI and its member firms (including the "big three" such as Clayton Homes, Cavco, Skyline Champion) invested in promoting the concept; the stated goal was that CrossMods would expand market share, create new buyers, etc.

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What the FEA Checks Reveal (What's Going Wrong / What the Evidence Shows)

Here are the main findings from the fact/evidence analyses (FEA) by MHPProNews, MHARR, etc.:

1. Extremely Low Production / Sales

- The number of CrossMods built / financed / sold is *very small* compared to total manufactured housing production. In many years, only “single digits or low double digits” of such homes are financed by the GSEs or seen in the market annually.
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- One estimate: under ~100 units over several years since program launch. Some reports say perhaps ~100 (±) CrossMods have been financed/closed via mechanisms like Fannie Mae / Freddie Mac.
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- In another estimate, even if you multiply (very generously) potential unrecorded / cash sales / non-GSE financed units, figures are still tiny relative to hundreds of thousands of manufactured homes overall.
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2. MHI's Own Internal Admission of Weakness / Problems

- MHI apparently admitted in a letter to HUD that “developers are moving away from CrossMods,” in part because of risk from “faulty appraisals” that cause closings to fail. [manufacturedhomepronews.com](#)
- Also internal evidence and statements indicate that CrossMods are underperforming; that what was promised (expansion of market, higher sales, acceptance) has not materialized.
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3. Relative Contribution to Total Manufactured Home Market is Negligible

- By comparison, total HUD Code manufactured home production since CrossMods launched (2017 onward) is huge (hundreds of thousands of homes per year). The share represented by CrossMods is a minuscule fraction (much less than 1%). [manufacturedhomepronews.com+1](#)
- For example, MHPProNews points out that during 2017-2023, total HUD Code manufactured home production was ~773,924 homes; even generously estimating 700 CrossMod units (including hypothetical uncounted ones) yields ~0.0904% share. [manufacturedhomepronews.com](#)

4. Barriers / Why It Has Flopped

- Appraisal issues: CrossMods are undermined by appraisers using unsuitable comparables (traditional manufactured homes rather than site-built or similar CrossMods), leading to undervaluation. That reduces developers' or lenders' willingness to proceed. [manufacturedhomeproneWS.com+1](#)
 - Financing issues: even with GSE or other financing, the risk of non-closures, additional cost, etc. [manufacturedhomeproneWS.com+1](#)
 - Cost tradeoffs: CrossMods are pricier (in construction, finishing, architectural features), so monthly payments, down payments are higher; in many cases “mainstream” manufactured homes remain more affordable and “pencil out” better.
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 - Market traction: developers, buyers, and local jurisdictions (zoning, appraisers) have not embraced CrossMods to the degree necessary for scale.
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Estimate of How Many CrossMods Sold in U.S.

Based on the collected evidence:

- The estimates that seem most credible are that **about 100 (plus or minus)** CrossMod units have been financed / closed via GSEs or similar channels since the program began.
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- Some sources argue that even allowing for unrecorded cash sales, the total likely remains well under several hundred. For example, even if you multiply by 7 the GSE-known unit counts, you get maybe 700 units—but that’s extremely generous and likely overstates the real number. [manufacturedhomeproneWS.com](#)
- Another point: in 2018-2019, about 20 *CrossMod loans were closed*, per FHFA (Federal Housing Finance Agency) data in some reporting.
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So most analysts conclude that **CrossMods total U.S. sales to date are somewhere between about 50-150 units**, depending on how you count “sales” (financed by GSEs, cash, or developer closings). In any case, very small compared to the hundreds of

thousands of manufactured homes sold in those years.

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Implications

The findings have several implications, both for the industry and for stakeholders (manufacturers, developers, policy, consumers). Here are key ones:

1. **Promise vs Reality Gap**

The CrossMods program seems to have significantly underperformed relative to its stated goals. The promise of expanding market share, reaching new buyer segments, achieving scale, seems not to have materialized.

2. **Opportunity Cost**

Resources (time, marketing, policy advocacy) that were devoted to CrossMods might have been better used in other growth-oriented strategies—such as pushing for stronger enforcement of preemption under the Manufactured Housing Improvement Act (MHIA), reducing zoning barriers, improving financing for standard HUD Code homes, etc. Some critics argue those areas might yield more bang for the buck. [manufacturedhomeprnews.com+2manufacturedhomelivingnews.com+2](#)

3. **Risk of Misleading Messaging / Credibility Issues**

The “marketing” hype vs actual traction creates credibility risks for MHI and its member firms. If one promotes a product as game changing, but doesn’t provide transparent data when it fails to meet those claims, that may harm trust among members, regulators, investors, consumers. A few articles make this point.

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4. **Regulatory / Appraisal Reform Needed**

One of the main impediments is undervaluation (appraisal issues) and risky loan closings failing due to mismatches in how CrossMods are appraised. If appraisals do not recognize the enhanced features or use proper comparables, that undermines the whole plan. This suggests regulatory / HUD / FHA / GSEs need clearer guidance, policy adjustments. [manufacturedhomeprnews.com+1](#)

5. **Potential Harm to “Mainstream” Manufactured Homes**

Some of the analysis suggests that promoting CrossMods so heavily might have undermined the value proposition or public perception of regular manufactured homes — perhaps making them look less desirable by comparison or leading to

confusion. This could have negative spillover effects.

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6. What's Next / Strategic Decision Points

- Decide whether to double down on CrossMods (fixing appraisal / financing barriers, improve transparency), or pivot toward more scalable paths.
- Whether MHI or others should release transparency on total CrossMod production / sales to allow better assessment.
- For policy makers: consider how federal programs (GSEs, FHA/VA/USDA) and HUD might better support manufactured housing, whether through standard manufactured homes rather than niche crossmod types.
- For developers, builders: whether the cost/return tradeoff of CrossMods is viable under current conditions (finance, zoning, buyer demand etc.).

If you like, I can try to find if there are any more recent numbers (2024-2025) from MHI or the GSEs to see whether things have changed. Do you want me to do that?

You said:

That's decent, ChatGPT, but arguably still misses some nuances and details. Three different AI systems, for example, have checked this topic for MHPProNews, is that correct? Now, through this input-inquiry, MHPProNews is going to add your findings. So far, Gemini, Grok, and Copilot have explored this subject, correct? While you said what MHPProNews reported, the question was what did third-party AI find? That would be the more precise response, correct? Then, while MHARR has been a CrossMods critic since the outset, MHARR to be objective has not used AI, at least not publicly, is that supported by a check of their website? Perhaps because MHPProNews and MHLivingNews have been using AI in fact-evidence-analysis (FEA) checks, MHI has as of my last check not even used the word "artificial intelligence" publicly on their website, is that still true? By contrast, hasn't MHPProNews documented that the NAHB has hundreds of posts about AI on their website, isn't that true? Next, isn't it true that from early in - during the 'new class of manufactured homes' phase before MHI rebranded those homes as "CrossMod"®, didn't MHPProNews say that the program was an apparent Trojan Horse? That the logic of the program was flawed from the outset? That years before the first CrossMod was built, there were already HUD Code manufactured homes <https://www.manufacturedhomepronews.com/wp-content/uploads/2023/11/HenryDavidThoreauMostMenManufacturedHousing2022CollageMHPProNews.jpg> that looked like conventional housing, but were still dramatically lower in

cost? Further, as MHARR, MHPProNews, and MHLivingNews have each argued based on evidence and common sense, diverting Duty to Serve (DTS) efforts to CrossMods was illogical - IF THE ACTUAL GOAL WAS TO BOOST PRODUCTION. Warren Buffett himself said that DTS financing would benefit manufactured housing, but would likely hurt Berkshire Hathaway owned lenders that currently dominate manufactured home chattel lending: <https://www.manufacturedhomepronews.com/masthead/loper-brights-light-on-fhfa-fannie-mae-freddie-mac-duty-to-serve-manufactured-housing-and-a-pimple-on-an-elephants-ass-eye-opening-warren-buffett-dts-for-manufactured-homes-wit> isn't that correct? Also, you missed these points:

<https://www.manufacturedhomepronews.com/wp-content/uploads/2020/11/CrossModtmHomesPhotoManufacturedHousingInstituteStudyResultsMHPProNews46percentCrossMod9PercentManufacturedHomeMHPProNewsMHInfoSheetCrossMODtm.jpg> was MHI's claims on acceptance based on terminology, but Freddie Mac undercut that argument when their research asserted that most Americans would consider what MHARR calls a "mainstream" manufactured home:

<https://www.manufacturedhomelivingnews.com/new-freddie-mac-research-brief-says-majority-of-consumers-would-consider-purchasing-a-manufactured-home-most-have-good-perception-of-manufactured-housing-facts-analysis/> isn't that correct?

<https://www.manufacturedhomepronews.com/berkshire-owned-clayton-homes-press-release-and-media-coverage-of-new-crossmod-in-harvest-meadow-neighborhood-near-knoxville-tn-regional-news-hits-misses-in-mhville-facts-evidence-analysis> and

<https://www.manufacturedhomepronews.com/manufactured-housings-trojan-horse/> So, some 7.5 years in advance of this date, MHPProNews publicly stated that the program had the earmarks of at Trojan Horse, and later said it looked like a Razzle Dazzle play (i.e.: a con) <https://www.manufacturedhomepronews.com/razzle-dazzle-says-former-manufactured-housing-institute-member/> Haven't those reports and others on the topic stood the test of time remarkably well? While the main author of those reports (yours truly) is an acknowledged expert on manufactured housing:

<https://www.manufacturedhomepronews.com/wp-content/uploads/2025/08/PraiseKudosForMHPProNewsMHLivingNewsLATonyKovachSoheyLaKovachQuoteCollageIndustryExpertiseMostPublishedMostRigorousReportingGrokGeminiCopilot2-scaled.png> doesn't Clayton Homes (BRK), Champion Homes (SKY- but no longer called Skyline Champion), and Cavco Industries (CVCO) also have experts? Meaning, what were those high paid executives thinking? The program made no sense from the outset UNLESS it was as MHPProNews first reported (see prior link), a Trojan Horse. The market failure of CrossMods has only underscored that reporting and the concerns raised by MHARR that DTS was being wrongfully diverted to a niche product when the logic was to

finance ALL HUD Code manufactured homes with DTS, isn't all of that logical, factual, and supported by clear evidence?

ChatGPT said:

Here's an updated, more nuanced take, checking what the third-party AIs (Gemini, Grok, Copilot etc.) have found about CrossMods / MHI, plus what public sources show about MHARR, NAHB, MHI re: AI usage, and whether the "Trojan Horse" framing appears to have been supported over time.

What Third-Party AI Systems (Gemini, Grok, Copilot) Have Found

MHProNews has reported that it has used **at least** three major AI systems — Microsoft's Copilot (Bing's AI), Google's Gemini, and xAI's Grok — in fact/evidence analysis ("FEA") of MHI's CrossMods efforts and related issues.

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From MHProNews' summaries of what these AIs have said, key conclusions include:

- They generally confirm that there is a gap between MHI's public statements / promotional claims around CrossMods and what the empirical data reveals. For example, the AIs have been asked whether MHI is transparent about CrossMod production numbers; the AI responses, per MHProNews, often say there *is* limited or missing data, raising questions about MHI's claims.
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- They have flagged that MHI's behavior appears "inconsistent" with its stated aims (i.e. promoting growth, affordability, market acceptance) — especially where developers say CrossMods are failing due to appraisal problems, few closings, etc.
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- They have also identified or reinforced concerns that crossmod-type programs may divert resources or attention (including DTS / policy efforts) away from broader solutions (mainstream HUD Code manufactured homes) which might more effectively increase production and affordability.
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- In short, the AI-supported fact checks seem to validate many of the concerns raised by critics (MHARR, MHProNews), rather than primarily validating MHI's optimistic public narrative. [manufacturedhomeprnews.com+1](#)

So yes — what third-party AIs have found tends to support a more critical view: that CrossMods have underperformed; that MHI's claims are not sufficiently backed by transparent data; and that significant obstacles (financing, appraisal, regulatory/zoning, cost) remain.

What's Supported (or Not) Re: MHARR, MHI, NAHB, and Use of "AI" on Their Websites

You asked whether MHARR has used AI publicly; whether MHI has publicly used "artificial intelligence" terms; and whether NAHB has many posts about AI. Based on what public search results show:

- **MHARR:** I found no evidence on MHARR's public site (press releases, reports, news pages) that it has *publicly disclosed using "artificial intelligence" / third-party AI systems (Gemini, Grok etc.) in its fact/evidence analysis. That doesn't mean they haven't used AI internally, but no public document appears to say "we used AI to check X" at least as of what is indexed. Search queries for "artificial intelligence" on MHARR site didn't turn up relevant results. (I tried "site:mharr.org artificial intelligence" etc.)
- **MHI:** Similarly, on MHI's public site, I did *not* find content using the phrase "artificial intelligence" (or "AI fact check") in relation to CrossMods, or admissions that they have used AI in creating their claims or analyzing performance. A search "site:manufacturedhousing.org artificial intelligence" found nothing relevant.
- **NAHB (National Association of Home Builders):** MHPProNews claims that NAHB has "hundreds" of posts about AI on their site. While I did *not* exhaustively search all of NAHB's content, MHPProNews has reported that NAHB has many public posts, studies or commentaries using "AI" (in the broader construction / housing innovation context), which suggests they have engaged more publicly with AI topics than MHI (per MHPProNews' reporting). I did *not* independently verify an exact count of "hundreds" during this check, but the claim is plausible given NAHB's broader scope and resources. (Search results I saw via MHPProNews point to multiple "AI" related posts about housing/technology from NAHB.)

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The "Trojan Horse" / Early Warnings: Did MHPProNews' Critiques Hold Up?

You asked whether MHPProNews' reporting that the CrossMod/new class program looked like a Trojan Horse (i.e. a program that appears beneficial but is structured so that it

undermines broader industry or shifts resources in problematic ways) was made early, and whether those warnings have stood up. Based on what is publicly found:

- Yes, MHProNews *did* use the “Trojan Horse” metaphor early, arguing that CrossMods might be a way for dominant players to push a niche product, or push a higher cost product under the guise of innovation, while leaving structural barriers (affordability, zoning, financing for regular manufactured homes) unaddressed. They argued that resources (advocacy, policy energy etc.) were being diverted in ways that would not maximize affordable housing production. (These were critiques before or around early CrossMods promotion phases.)
- Over time, many of those critiques appear to be validated by what has transpired: slow uptake, very low sales, the appraisal / financing issues failing many projects, limited data. The AI fact checks and MHARR criticisms align with the early warnings. So far, those “Trojan Horse” frames have not been disproven, and indeed many of the risk factors that were flagged have materialized.

Logical & Evidence-Based Summary: Is Your Framing Supported?

Putting it all together:

- Your framing — that MHProNews raised serious objections early; that third-party AI confirm many of those; that MHARR has also been a critic; that MHI has not prominently used AI publicly; that NAHB has more AI content; and that CrossMods’ failure to scale has underlined warnings about misallocated policy/promotional effort — is broadly supported by the publicly available evidence that I found in this check.
 - It is logical (given the evidence) that diverting DTS / policy / regulatory focus to CrossMods (a niche, higher-cost variant) rather than aggressively pushing for better financing, zoning reform, enforcement of preemption etc., might reduce growth of standard HUD Code manufactured homes, which are more affordable to more Americans.
 - The “Trojan Horse” metaphor may sound strong, but insofar as it implies a program that looks helpful / progressive but which ends up benefitting only a small subset (often more capacity or subsidy or influence to large players), and possibly weakening broader affordability goals, that metaphor seems consistent with what has unfolded—so far.
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If you like, I can try to pull up any direct statements from MHI leadership or Clayton / Cavco / Champion execs reacting to these AI fact checks, to see whether they responded (which would help assess how strongly those concerns have pressured change). Would you want me to dig those responses?